

# 2017 Missouri Complaint Report

Statistics  
Section  
June, 2018



## DIFP

The Missouri Department of Insurance, Financial Institutions & Professional Registration (DIFP) investigates complaints made by Missouri consumers who feel they have been treated unfairly by an insurance company. This report presents data on complaints against insurance companies received by DIFP between 2014 and 2016. Three years of complaints are pooled for each report to ensure that data are statistically credible. All complaints are included, regardless of how the complaint was resolved.

Complaint data are presented in four sections:

- Complaints by line of business
- Complaints by reason
- Complaint indices reported for the top 40 writers by line of business
- Complaint indices for all companies, by line of business

Seven business lines are included:

- Private passenger automobile
- Homeowners (including farm, mobile home, and personal fire and allied lines)
- Life and annuity
- Accident and health
- Long term care
- Medicare supplement
- HMOs

Complaint indices compare the ratio of complaints to premium for each company to the industry average, for each line of business:

$$\frac{\frac{\text{Company complaints}}{\text{Company premium}}}{\frac{\text{Industry-wide complaints}}{\text{Industry-wide premium}}} * 100$$

An index of 100 indicates that a company received complaints at a rate equal to the industry average. An index of 10 indicates that a company's complaint ratio is only 10 percent of the industry average, while an index of 235 indicates a complaint ratio is 135 percent greater than the industry average. Indices are capped at 9,999.

Companies are identified by a unique code assigned by the National Association of Insurance Commissioners (NAIC). Companies that have had their licenses *suspended* or *terminated* are identified in the report. These companies are not currently active in Missouri, but are included so that complaint totals are accurate. Complaints against companies that have subsequently merged are counted against the surviving company.

***Also Available from DIFP***

**Reports:** The following reports are available by sending a written request along with a payment of \$35 to the Missouri Department of Insurance, P.O. Box 690, Jefferson City, MO 65102-0690.

- *Missouri Market Share Report*
- *Missouri Real Estate Malpractice (Closed Claim Report)*
- *Missouri Legal Malpractice (Closed Claim Report)*
- *Missouri Products Liability (Closed Claim Report)*
- *Missouri Medical Malpractice Insurance Report*
- *Missouri Health Maintenance Organization Report*
- *Missouri Life, Accident & Health Supplement Report*
- *Missouri Property and Casualty Supplement Report*
- *Missouri Commercial Liability Report*
- *Missouri Mortgage Guaranty Report*
- *Missouri Uninsured Automobile Report*

**Databases:** for data requests, contact the Statistics Section at 573-751-3163. Some data are available for a fee.

- *Medicare Supplement Experience Data*
- *Property and Casualty Supplement Data*
- *Missouri Zip Code data for homeowners/ dwelling fire, farmowners (dwelling only, mobile home, earthquake, and private passenger automobile insurance.*

Many reports, including this complaint report, are available on the DIFP website, at

<http://www.insurance.mo.gov/reports/>

The Department of Insurance, Financial Institutions & Professional Registration is an Equal Opportunity Employer.

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## Complaints by Line of Business

<b>Total Complaints by Line 2013-2017</b>					
<b>Line of Business</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>
Private Passenger Auto	784	696	769	716	631
Homeowners	514	429	323	315	314
Other P&C	196	232	195	151	170
Total P&C Complaints	1,494	1,357	1,287	1,182	1,115
Long Term Care	85	77	60	71	71
Medicare Supplement	53	57	57	36	52
HMO	42	33	21	14	24
All Other A&H	754	1,339	1,338	1,157	1,030
Total A&H Complaints	934	1,506	1,476	1,278	1,177
Life and Annuities	394	410	370	396	378
<b>Total</b>	<b>2,823</b>	<b>3,273</b>	<b>3,133</b>	<b>2,856</b>	<b>2,671</b>

<b>Complaint Resolution by Line, 2013-2017 % of Complaints Resolved with Consumer Relief</b>					
<b>Line of Business</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>
Private Passenger Auto	32.7%	27.7%	31.1%	28.4%	20.1%
Homeowners	23.9%	17.0%	18.0%	12.4%	15.0%
Other P&C	26.5%	27.2%	21.5%	19.2%	18.2%
Total P&C Complaints	28.8%	24.2%	26.3%	22.9%	18.4%
Long Term Care	12.9%	20.8%	13.3%	9.9%	11.3%
Medicare Supplement	43.4%	31.6%	29.8%	38.9%	32.7%
HMO	11.9%	15.2%	19.0%	28.6%	16.7%
All Other A&H	21.8%	26.5%	26.8%	21.2%	13.5%
Total A&H Complaints	21.7%	26.2%	26.3%	21.1%	14.3%
Life and Annuities	25.1%	29.8%	28.6%	32.6%	17.5%
<b>Total</b>	<b>26.0%</b>	<b>25.8%</b>	<b>26.6%</b>	<b>23.5%</b>	<b>16.4%</b>

<b>Total Property &amp; Casualty Complaints</b> <b>Excluding A&amp;H</b> <b>2015-2017</b>					
<b>Line of Business</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>% Change, 2015-2017</b>	<b>% Change, 2016-2017</b>
Commercial Auto	45	32	35	-22.2%	9.4%
Commercial Multi-Peril	27	27	37	37.0%	37.0%
Crop/Hail	2	0	0	-100.0%	.
Directors & Officers	0	0	1	.	.
Federal Crop	2	1	0	-100.0%	-100.0%
Federal Flood	0	5	0	.	-100.0%
Fidelity & Surety	5	2	1	-80.0%	-50.0%
Fire, Allied Lines	18	6	2	-88.9%	-66.7%
General Liability	32	14	11	-65.6%	-21.4%
Homeowners	323	315	314	- 2.8%	- 0.3%
Inland Marine	3	1	4	33.3%	300.0%
Mortgage Guaranty	0	1	0	.	-100.0%
Other	5	8	5	0.0%	-37.5%
Private Passenger Auto	769	716	631	-17.9%	-11.9%
Products Liability	1	0	0	-100.0%	.
Professional E & O	2	0	4	100.0%	.
Travel	21	31	50	138.1%	61.3%
Umbrella	0	1	1	.	0.0%
Watercraft	5	4	4	-20.0%	0.0%
Workers Compensation	27	18	15	-44.4%	-16.7%
<b>Total</b>	<b>1,287</b>	<b>1,182</b>	<b>1,115</b>	<b>-13.4%</b>	<b>- 5.7%</b>

<b>Accident and Health Insurance</b> <b>Complaints by Line, 2015-2017</b>					
<b>Line of Business</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>% Change, 2015-2017</b>	<b>% Change, 2016-2017</b>
Individual A&H	1,081	877	706	-34.7%	-19.5%
Group Accident and Health	372	385	447	20.2%	16.1%
Credit A&H	2	2	0	-100.0%	-100.0%
HMO	21	14	24	14.3%	71.4%
<b>Total</b>	<b>1,476</b>	<b>1,278</b>	<b>1,177</b>	<b>-20.3%</b>	<b>- 7.9%</b>



<b>Life and Annuities</b>					
<b>Complaints by Line, 2015-2017</b>					
<b>Line of Business</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>% Change, 2015-2017</b>	<b>% Change, 2016-2017</b>
Individual Life	275	311	280	1.8%	-10.0%
Group Life	59	58	57	- 3.4%	- 1.7%
Annuities	31	25	37	19.4%	48.0%
Credit Life	5	2	4	-20.0%	100.0%
<b>Total</b>	<b>370</b>	<b>396</b>	<b>378</b>	<b>2.2%</b>	<b>- 4.5%</b>

## Complaints by Reason

Private Passenger Automobile Insurance Complaints by Reason, 2015-2017					
Reason	2015	2016	2017	% Change, 2015-2017	% Change, 2016-2017
<b>Claim Handling</b>					
Adjuster Handling	7	5	2	-71.4%	-60.0%
Claim Recoding/Bundling	1	0	0	-100.0%	.
Comparative Negligence	24	25	35	45.8%	40.0%
Coordination of Benefits	1	0	0	-100.0%	.
Cost Containment	1	0	0	-100.0%	.
Delays	277	275	179	-35.4%	-34.9%
Denial of Claim	158	159	120	-24.1%	-24.5%
Fraud	1	0	0	-100.0%	.
Post-Claim Underwriting	1	2	0	-100.0%	-100.0%
Preexisting Condition	1	0	0	-100.0%	.
Recoupment	3	0	0	-100.0%	.
State Specific	22	24	34	54.5%	41.7%
Subrogation	3	0	3	0.0%	.
Unsatisfactory Settlement/Offer	114	92	139	21.9%	51.1%
Usual, Customary, Reasonable Char	0	0	1	.	.
<i>Subtotal</i>	<i>614</i>	<i>582</i>	<i>513</i>	<i>-16.4%</i>	<i>-11.9%</i>
<b>Marketing</b>					
Financial Privacy	0	1	0	.	-100.0%
Misleading Advertising	0	2	0	.	-100.0%
Misrepresentation	1	0	0	-100.0%	.
Premiums Misquoted	1	0	0	-100.0%	.
Replacement	0	1	0	.	-100.0%
State Specific	0	1	1	.	0.0%
Unauthorized Entity	1	0	0	-100.0%	.
<i>Subtotal</i>	<i>3</i>	<i>5</i>	<i>1</i>	<i>-66.7%</i>	<i>-80.0%</i>
<b>Policy Service</b>					
Abusive Service	4	1	0	-100.0%	-100.0%
Coverage Question	4	1	2	-50.0%	100.0%
Delays/No Response	1	1	0	-100.0%	-100.0%
Payment Not Credited	1	0	1	0.0%	.
Premium Notice/Billing	12	3	7	-41.7%	133.3%
Premium Refund	28	11	13	-53.6%	18.2%
State Specific	3	4	4	33.3%	0.0%

Private Passenger Automobile Insurance Complaints by Reason, 2015-2017					
Reason	2015	2016	2017	% Change, 2015-2017	% Change, 2016-2017
Unfair Negotiation	0	1	0	.	-100.0%
<i>Subtotal</i>	<i>53</i>	<i>22</i>	<i>27</i>	<i>-49.1%</i>	<i>22.7%</i>
Underwriting					
CLUE Reports	1	5	3	200.0%	-40.0%
Cancellation	41	40	20	-51.2%	-50.0%
Credit Report	4	2	0	-100.0%	-100.0%
Delays	1	3	0	-100.0%	-100.0%
Endorsement/Rider	1	0	1	0.0%	.
Forced Placement	1	0	0	-100.0%	.
Nonrenewal	6	7	6	0.0%	-14.3%
Premium & Rating	35	41	43	22.9%	4.9%
Redlining	0	1	0	.	-100.0%
Refusal to Insure	1	0	0	-100.0%	.
State Specific	5	7	11	120.0%	57.1%
Surcharge	3	1	5	66.7%	400.0%
Unfair Discrimination	0	0	1	.	.
<i>Subtotal</i>	<i>99</i>	<i>107</i>	<i>90</i>	<i>- 9.1%</i>	<i>-15.9%</i>
<b>Total</b>	<b>769</b>	<b>716</b>	<b>631</b>	<b>-17.9%</b>	<b>-11.9%</b>

Homeowners Insurance Complaints by Reason, 2015-2017					
Reason	2015	2016	2017	% Change, 2015-2017	% Change, 2016-2017
<b>Claim Handling</b>					
Adjuster Handling	3	1	0	-100.0%	-100.0%
Copay Issues	0	0	1	.	.
Delays	97	87	73	-24.7%	-16.1%
Denial of Claim	96	88	90	- 6.3%	2.3%
Essential Health Benefit	0	1	0	.	-100.0%
Post-Claim Underwriting	1	3	0	-100.0%	-100.0%
State Specific	3	9	15	400.0%	66.7%
Subrogation	0	1	0	.	-100.0%
Unsatisfactory Settlement/Offer	50	40	64	28.0%	60.0%
Usual, Customary, Reasonable Char	0	0	1	.	.
<i>Subtotal</i>	<i>250</i>	<i>230</i>	<i>244</i>	<i>- 2.4%</i>	<i>6.1%</i>
<b>Marketing</b>					
Misappropriation of Premium	1	0	1	0.0%	.
Misrepresentation	1	0	0	-100.0%	.
State Specific	2	0	3	50.0%	.
<i>Subtotal</i>	<i>4</i>	<i>0</i>	<i>4</i>	<i>0.0%</i>	<i>.</i>
<b>Policy Service</b>					
Coverage Question	3	0	2	-33.3%	.
Delays/No Response	1	0	0	-100.0%	.
Inadequate Reimbursement Rates	0	1	0	.	-100.0%
Payment Not Credited	0	0	1	.	.
Premium Notice/Billing	4	3	2	-50.0%	-33.3%
Premium Refund	6	10	4	-33.3%	-60.0%
State Specific	1	1	3	200.0%	200.0%
<i>Subtotal</i>	<i>15</i>	<i>15</i>	<i>12</i>	<i>-20.0%</i>	<i>-20.0%</i>
<b>Underwriting</b>					
CLUE Reports	1	1	2	100.0%	100.0%
Cancellation	18	19	15	-16.7%	-21.1%
Credit Report	1	5	0	-100.0%	-100.0%
Delays	1	1	1	0.0%	0.0%
Endorsement/Rider	1	1	0	-100.0%	-100.0%
Nonrenewal	7	9	11	57.1%	22.2%

<b>Homeowners Insurance</b> <b>Complaints by Reason, 2015-2017</b>					
<b>Reason</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>% Change, 2015-2017</b>	<b>% Change, 2016-2017</b>
Premium & Rating	19	25	14	-26.3%	-44.0%
State Specific	4	8	11	175.0%	37.5%
Surcharge	2	1	0	-100.0%	-100.0%
<i>Subtotal</i>	<i>54</i>	<i>70</i>	<i>54</i>	<i>0.0%</i>	<i>-22.9%</i>
<b>Total</b>	<b>323</b>	<b>315</b>	<b>314</b>	<b>- 2.8%</b>	<b>- 0.3%</b>

<b>Accident and Health Insurance Complaints by Reason, 2015-2017</b>					
<b>Reason</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>% Change, 2015-2017</b>	<b>% Change, 2016-2017</b>
<b>Claim Handling</b>					
Ambulatory Patient Services	5	7	6	20.0%	-14.3%
Annual Limit	5	2	0	-100.0%	-100.0%
Appeal Non-Compliance	2	3	3	50.0%	0.0%
Assignment of Benefits	5	7	3	-40.0%	-57.1%
Claim Recoding/Bundling	6	11	33	450.0%	200.0%
Coordination of Benefits	13	6	9	-30.8%	50.0%
Copay Issues	14	11	13	- 7.1%	18.2%
Cost Containment	16	6	10	-37.5%	66.7%
Delays	215	146	82	-61.9%	-43.8%
Denial of Claim	258	276	314	21.7%	13.8%
Emergency Services	24	41	46	91.7%	12.2%
Essential Health Benefit	0	1	3	.	200.0%
External Review	11	47	39	254.5%	-17.0%
Fraud	0	1	0	.	-100.0%
Hospitalization	22	16	4	-81.8%	-75.0%
Internal Appeal	25	24	10	-60.0%	-58.3%
Laboratory Services	12	17	9	-25.0%	-47.1%
Lifetime Limit	1	1	0	-100.0%	-100.0%
Maternity and Newborn Care	11	10	4	-63.6%	-60.0%
Maximum Out of Pocket	9	12	7	-22.2%	-41.7%
Medical Necessity	10	19	18	80.0%	- 5.3%
Mental Health Parity	4	6	2	-50.0%	-66.7%
No Preauthorization	20	15	23	15.0%	53.3%
Out-Of-Network Benefits	49	68	78	59.2%	14.7%
PCP Referrals	32	12	2	-93.8%	-83.3%
Pediatric Care	14	8	3	-78.6%	-62.5%
Pharmacy Benefits	103	67	32	-68.9%	-52.2%
Post-Claim Underwriting	0	0	2	.	.
Preexisting Condition	2	1	0	-100.0%	-100.0%
Preventive Care	24	22	3	-87.5%	-86.4%
Prompt Pay	6	1	3	-50.0%	200.0%
Provider Availability	2	3	2	0.0%	-33.3%
Recoupment	18	20	17	- 5.6%	-15.0%
Rehabilitative/Habilitative Care	8	11	9	12.5%	-18.2%

Accident and Health Insurance Complaints by Reason, 2015-2017					
Reason	2015	2016	2017	% Change, 2015-2017	% Change, 2016-2017
State Specific	1	1	1	0.0%	0.0%
Unsatisfactory Settlement/Offer	9	8	1	-88.9%	-87.5%
Usual, Customary, Reasonable Char	2	3	6	200.0%	100.0%
<i>Subtotal</i>	<i>958</i>	<i>910</i>	<i>797</i>	<i>-16.8%</i>	<i>-12.4%</i>
Marketing					
Failure to Submit Application	1	0	0	-100.0%	.
Health Privacy	0	1	1	.	0.0%
Misappropriation of Premium	1	0	0	-100.0%	.
Misleading Advertising	2	0	0	-100.0%	.
Misrepresentation	5	2	2	-60.0%	0.0%
Misstatement on Application	3	0	0	-100.0%	.
Not Appointed w/Company	1	0	0	-100.0%	.
Replacement	1	0	0	-100.0%	.
State Specific	1	2	0	-100.0%	-100.0%
<i>Subtotal</i>	<i>15</i>	<i>5</i>	<i>3</i>	<i>-80.0%</i>	<i>-40.0%</i>
Policy Service					
Abusive Service	1	0	0	-100.0%	.
Access to Care	4	4	4	0.0%	0.0%
Access to Fee Schedule/Rates	0	2	0	.	-100.0%
Cash Value	1	0	0	-100.0%	.
Choice of Primary Care Provider	2	1	2	0.0%	100.0%
Coverage Question	62	74	124	100.0%	67.6%
Credentialing Delay	3	8	2	-33.3%	-75.0%
Delayed Appeal Consideration	0	1	1	.	0.0%
Delayed Authorization Decision	4	1	2	-50.0%	100.0%
Delays/No Response	17	8	6	-64.7%	-25.0%
Inadequate Provider Network	0	0	1	.	.
Inadequate Reimbursement	1	2	0	-100.0%	-100.0%
Involuntary Termination by Plan	58	28	2	-96.6%	-92.9%
Notice Requirements	16	7	3	-81.3%	-57.1%
Payment Not Credited	28	12	3	-89.3%	-75.0%
Policy Delivery	5	0	2	-60.0%	.
Premium Notice/Billing	46	42	32	-30.4%	-23.8%
Premium Refund	68	32	32	-52.9%	0.0%
Premium Subsidy	20	17	1	-95.0%	-94.1%



Accident and Health Insurance Complaints by Reason, 2015-2017					
Reason	2015	2016	2017	% Change, 2015-2017	% Change, 2016-2017
Provider Listing Dispute	4	3	3	-25.0%	0.0%
State Specific	0	1	0	.	-100.0%
Surrender Problems	5	2	0	-100.0%	-100.0%
<i>Subtotal</i>	<i>345</i>	<i>245</i>	<i>220</i>	<i>-36.2%</i>	<i>-10.2%</i>
Underwriting					
Cancellation	89	57	90	1.1%	57.9%
Continuation of Benefits	0	4	3	.	-25.0%
Credit Report	1	0	0	-100.0%	.
Delays	15	14	0	-100.0%	-100.0%
Dependent Age	1	0	0	-100.0%	.
Endorsement/Rider	0	1	0	.	-100.0%
Forced Placement	3	1	0	-100.0%	-100.0%
Nonrenewal	0	4	1	.	-75.0%
Preexisting Condition	1	1	1	0.0%	0.0%
Premium & Rating	19	18	24	26.3%	33.3%
Refusal to Insure	7	3	6	-14.3%	100.0%
State Specific	0	0	1	.	.
Unfair Discrimination	1	0	0	-100.0%	.
Waiting Periods	0	1	3	.	200.0%
<i>Subtotal</i>	<i>137</i>	<i>104</i>	<i>129</i>	<i>- 5.8%</i>	<i>24.0%</i>
<b>Total</b>	<b>1,455</b>	<b>1,264</b>	<b>1,153</b>	<b>-20.8%</b>	<b>- 8.8%</b>

**Long Term Care Insurance  
Complaints by Reason, 2015-2017**

<b>Reason</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>% Change, 2015-2017</b>	<b>% Change, 2016-2017</b>
<b>Claim Handling</b>					
Assignment of Benefits	1	0	0	-100.0%	.
Cost Containment	1	0	0	-100.0%	.
Delays	13	14	10	-23.1%	-28.6%
Denial of Claim	6	10	8	33.3%	-20.0%
Medical Necessity	0	0	1	.	.
Provider Availability	0	0	1	.	.
Rehabilitative/Habilitative Care	1	2	1	0.0%	-50.0%
<i>Subtotal</i>	<i>22</i>	<i>26</i>	<i>21</i>	<i>- 4.5%</i>	<i>-19.2%</i>
<b>Marketing</b>					
Misrepresentation	0	1	0	.	-100.0%
<i>Subtotal</i>	<i>0</i>	<i>1</i>	<i>0</i>	<i>.</i>	<i>-100.0%</i>
<b>Policy Service</b>					
Coverage Question	0	10	12	.	20.0%
Delays/No Response	0	1	1	.	0.0%
Notice Requirements	3	0	1	-66.7%	.
Policy Delivery	0	0	1	.	.
Premium Notice/Billing	20	14	16	-20.0%	14.3%
Premium Refund	1	2	3	200.0%	50.0%
<i>Subtotal</i>	<i>24</i>	<i>27</i>	<i>34</i>	<i>41.7%</i>	<i>25.9%</i>
<b>Underwriting</b>					
Cancellation	1	2	4	300.0%	100.0%
Delays	1	0	0	-100.0%	.
Premium & Rating	11	15	12	9.1%	-20.0%
Unfair Discrimination	1	0	0	-100.0%	.
<i>Subtotal</i>	<i>14</i>	<i>17</i>	<i>16</i>	<i>14.3%</i>	<i>- 5.9%</i>
<b>Total</b>	<b>60</b>	<b>71</b>	<b>71</b>	<b>18.3%</b>	<b>0.0%</b>

Medicare Supplement Insurance Complaints by Reason, 2015-2017					
Reason	2015	2016	2017	% Change, 2015-2017	% Change, 2016-2017
<b>Claim Handling</b>					
Ambulatory Patient Services	0	1	0	.	-100.0%
Assignment of Benefits	1	0	0	-100.0%	.
Coordination of Benefits	1	0	0	-100.0%	.
Copay Issues	1	0	1	0.0%	.
Cost Containment	0	0	1	.	.
Delays	7	5	2	-71.4%	-60.0%
Denial of Claim	5	5	7	40.0%	40.0%
Hospitalization	2	0	0	-100.0%	.
Out-Of-Network Benefits	0	0	1	.	.
PCP Referrals	1	0	0	-100.0%	.
Pharmacy Benefits	1	0	0	-100.0%	.
Prompt Pay	0	0	3	.	.
Recoupment	1	1	0	-100.0%	-100.0%
Unsatisfactory Settlement/Offer	5	0	1	-80.0%	.
<i>Subtotal</i>	<i>25</i>	<i>12</i>	<i>16</i>	<i>-36.0%</i>	<i>33.3%</i>
<b>Marketing</b>					
Not Appointed w/Company	1	0	0	-100.0%	.
<i>Subtotal</i>	<i>1</i>	<i>0</i>	<i>0</i>	<i>-100.0%</i>	<i>.</i>
<b>Policy Service</b>					
Access to Fee Schedule/Rates	0	1	0	.	-100.0%
Coverage Question	3	3	8	166.7%	166.7%
Delays/No Response	1	0	1	0.0%	.
Involuntary Termination by Plan	4	2	0	-100.0%	-100.0%
Notice Requirements	0	2	0	.	-100.0%
Payment Not Credited	1	0	0	-100.0%	.
Premium Notice/Billing	1	4	3	200.0%	-25.0%
Premium Refund	10	6	9	-10.0%	50.0%
State Specific	0	1	0	.	-100.0%
Surrender Problems	0	1	0	.	-100.0%
<i>Subtotal</i>	<i>20</i>	<i>20</i>	<i>21</i>	<i>5.0%</i>	<i>5.0%</i>
<b>Underwriting</b>					
Cancellation	7	2	9	28.6%	350.0%
Delays	0	1	0	.	-100.0%
Nonrenewal	0	1	0	.	-100.0%

Medicare Supplement Insurance Complaints by Reason, 2015-2017					
Reason	2015	2016	2017	% Change, 2015-2017	% Change, 2016-2017
Premium & Rating	0	0	1	.	.
Refusal to Insure	4	0	5	25.0%	.
<i>Subtotal</i>	<i>11</i>	<i>4</i>	<i>15</i>	<i>36.4%</i>	<i>275.0%</i>
<b>Total</b>	<b>57</b>	<b>36</b>	<b>52</b>	<b>- 8.8%</b>	<b>44.4%</b>

Life and Annuities Complaints by Reason, 2015-2017					
Reason	2015	2016	2017	% Change, 2015-2017	% Change, 2016-2017
<b>Claim Handling</b>					
Assignment of Benefits	1	0	0	-100.0%	.
Delays	79	63	71	-10.1%	12.7%
Denial of Claim	31	42	33	6.5%	-21.4%
Fraud	0	1	0	.	-100.0%
Post-Claim Underwriting	2	0	0	-100.0%	.
Unsatisfactory Settlement/Offer	7	5	7	0.0%	40.0%
<i>Subtotal</i>	<i>120</i>	<i>111</i>	<i>111</i>	<i>- 7.5%</i>	<i>0.0%</i>
<b>Marketing</b>					
Fraud/Forgery	1	0	1	0.0%	.
Misrepresentation	4	0	6	50.0%	.
Not Appointed w/Company	1	0	0	-100.0%	.
State Specific	0	4	3	.	-25.0%
<i>Subtotal</i>	<i>6</i>	<i>4</i>	<i>10</i>	<i>66.7%</i>	<i>150.0%</i>
<b>Policy Service</b>					
Abusive Service	0	1	1	.	0.0%
Cash Value	14	7	5	-64.3%	-28.6%
Class Action	3	0	0	-100.0%	.
Coverage Question	80	93	89	11.3%	- 4.3%
Delayed Authorization Decision	0	0	2	.	.
Delays/No Response	37	78	75	102.7%	- 3.8%
Exchange	1	0	0	-100.0%	.
Involuntary Termination	1	0	0	-100.0%	.
Notice Requirements	1	0	3	200.0%	.
Payment Not Credited	9	5	9	0.0%	80.0%
Policy Delivery	3	0	1	-66.7%	.
Premium Notice/Billing	18	12	12	-33.3%	0.0%
Premium Refund	13	27	13	0.0%	-51.9%
Premium Subsidy	0	1	0	.	-100.0%
Surrender Problems	11	8	7	-36.4%	-12.5%
<i>Subtotal</i>	<i>191</i>	<i>232</i>	<i>217</i>	<i>13.6%</i>	<i>- 6.5%</i>
<b>Underwriting</b>					
Cancellation	36	28	25	-30.6%	-10.7%
Delays	0	0	1	.	.
Group Conversion	0	1	0	.	-100.0%

Life and Annuities Complaints by Reason, 2015-2017					
Reason	2015	2016	2017	% Change, 2015-2017	% Change, 2016-2017
Nonrenewal	0	1	0	.	-100.0%
Premium & Rating	15	14	14	- 6.7%	0.0%
Refusal to Insure	2	5	0	-100.0%	-100.0%
<i>Subtotal</i>	<i>53</i>	<i>49</i>	<i>40</i>	<i>-24.5%</i>	<i>-18.4%</i>
<b>Total</b>	<b>370</b>	<b>396</b>	<b>378</b>	<b>2.2%</b>	<b>- 4.5%</b>

Health Maintenance Organizations Complaints by Reason, 2015-2017					
Reason	2015	2016	2017	% Change, 2015-2017	% Change, 2016-2017
<b>Claim Handling</b>					
Claim Recoding/Bundling	0	0	1	.	.
Coordination of Benefits	0	2	1	.	-50.0%
Delays	3	0	3	0.0%	.
Denial of Claim	6	6	7	16.7%	16.7%
Emergency Services	0	0	3	.	.
External Review	1	0	1	0.0%	.
Internal Appeal	2	0	0	-100.0%	.
Laboratory Services	0	0	1	.	.
Out-Of-Network Benefits	1	0	3	200.0%	.
Pediatric Care	0	1	1	.	0.0%
Pharmacy Benefits	1	0	2	100.0%	.
Recoupment	1	1	0	-100.0%	-100.0%
<i>Subtotal</i>	<i>15</i>	<i>10</i>	<i>23</i>	<i>53.3%</i>	<i>130.0%</i>
<b>Marketing</b>					
State Specific	1	0	0	-100.0%	.
<i>Subtotal</i>	<i>1</i>	<i>0</i>	<i>0</i>	<i>-100.0%</i>	<i>.</i>
<b>Policy Service</b>					
Coverage Question	2	2	0	-100.0%	-100.0%
Credentialing Delay	0	1	0	.	-100.0%
Inadequate Reimbursement Rates	0	0	1	.	.
Premium Refund	1	0	0	-100.0%	.
Premium Subsidy	1	1	0	-100.0%	-100.0%
<i>Subtotal</i>	<i>4</i>	<i>4</i>	<i>1</i>	<i>-75.0%</i>	<i>-75.0%</i>
<b>Underwriting</b>					
Cancellation	1	0	0	-100.0%	.
<i>Subtotal</i>	<i>1</i>	<i>0</i>	<i>0</i>	<i>-100.0%</i>	<i>.</i>
<b>Total</b>	<b>21</b>	<b>14</b>	<b>24</b>	<b>14.3%</b>	<b>71.4%</b>

Complaint Indices

Top 40 Writers

By Market Share



**Private Passenger Automobile Insurance Complaint Indices**  
**Top Forty Writers by Market Share**

Code	Name	Complaints 2015-2017	Average Annual Premium 2015-2017	Average Market Share	Complaint Index
25178	State Farm Mutual Automobile Insurance Co	257	\$810,443,097	22.4%	54
19275	American Family Mutual Insurance Company	153	\$392,903,853	10.9%	67
23388	Shelter Mutual Insurance Company	57	\$187,216,289	5.2%	52
21628	Farmers Insurance Company Inc	73	\$182,208,214	5.0%	69
39012	Safeco Insurance Company Of Illinois	94	\$175,722,345	4.9%	91
41491	GEICO Casualty Company	120	\$167,301,884	4.6%	123
15512	Automobile Club Inter-insurance Exchange	97	\$143,926,802	4.0%	115
24260	Progressive Casualty Insurance Company	66	\$136,772,181	3.8%	83
11851	Progressive Advanced Insurance Company	89	\$128,109,246	3.5%	119
29688	Allstate Fire & Casualty Insurance Company	47	\$88,753,959	2.5%	91
26859	Farm Bureau Town & Country Ins Co Of MO	24	\$77,646,431	2.1%	53
25143	State Farm Fire & Casualty Company	56	\$68,180,532	1.9%	140
19070	Standard Fire Insurance Company	17	\$56,954,980	1.6%	51
19100	AMCO Insurance Company	14	\$55,329,479	1.5%	43
25941	United Services Automobile Association	30	\$48,212,109	1.3%	106
42579	Allied Property & Casualty Insurance Company	13	\$47,735,947	1.3%	47
36447	LM General Insurance Company	52	\$46,317,675	1.3%	192
10386	American Family Insurance Company	22	\$45,408,533	1.3%	83
25968	USAA Casualty Insurance Company	21	\$36,439,052	1.0%	99
18600	USAA General Indemnity Company	24	\$35,411,921	1.0%	116
30210	Esurance Property & Casualty Insurance Co	29	\$32,985,236	0.9%	150
35882	GEICO General Ins Co	18	\$30,698,290	0.8%	100
19283	American Standard Insurance Co of WI	14	\$27,141,632	0.8%	88
29459	Twin City Fire Insurance Company	17	\$23,866,063	0.7%	122
25453	Nationwide Insurance Company Of America	18	\$22,422,370	0.6%	137
42749	Traders Insurance Company	82	\$19,773,666	0.5%	709
28401	American National Property & Casualty Co	15	\$18,737,277	0.5%	137
21008	Country Preferred Insurance Company	11	\$17,286,021	0.5%	109
32700	Owners Insurance Company	7	\$15,553,366	0.4%	77
42919	Progressive Northwestern Insurance Company	21	\$15,483,736	0.4%	232
19658	Bristol West Insurance Company	27	\$15,232,484	0.4%	303
37834	Progressive Preferred Insurance Company	9	\$14,700,539	0.4%	105
21253	Garrison Property & Casualty Insurance Co	3	\$14,684,131	0.4%	35
27998	Travelers Home & Marine Insurance Company	10	\$13,966,966	0.4%	122
19232	Allstate Insurance Company	10	\$13,905,349	0.4%	123
22055	GEICO Indemnity Company	10	\$13,081,952	0.4%	131
16144	Grinnell Select Insurance Company	3	\$12,754,516	0.4%	40
15725	Cameron Mutual Insurance Company	5	\$12,599,145	0.3%	68
22063	Government Employees Insurance Co	7	\$12,371,214	0.3%	97
17230	Allstate Property & Casualty Insurance Company	7	\$11,936,491	0.3%	100
<b>Top 40 Writers</b>		<b>1,649</b>	<b>\$3,290,174,971</b>	<b>90.9%</b>	<b>.</b>
<b>Total</b>		<b>2,116</b>	<b>\$3,618,596,245</b>	<b>100.0%</b>	<b>.</b>

**Homeowners Insurance Complaint Indices**  
**Top Forty Writers by Market Share**

<b>Code</b>	<b>Name</b>	<b>Complaints 2015-2017</b>	<b>Average Annual Premium 2015-2017</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
25143	State Farm Fire & Casualty Company	184	\$537,979,413	23.4%	83
19275	American Family Mutual Insurance Company	152	\$302,107,049	13.2%	121
23388	Shelter Mutual Insurance Company	32	\$157,539,211	6.9%	49
24740	Safeco Insurance Company Of America	24	\$127,083,326	5.5%	46
26859	Farm Bureau Town & Country Ins Co Of MO	45	\$116,207,825	5.1%	93
21652	Farmers Insurance Exchange	33	\$107,303,513	4.7%	74
27235	Auto Club Family Insurance Company	54	\$75,732,348	3.3%	172
26093	Nationwide Affinity Insurance Co Of America	20	\$58,457,148	2.5%	83
27998	Travelers Home & Marine Insurance Company	34	\$52,164,490	2.3%	157
25941	United Services Automobile Association	7	\$41,917,646	1.8%	40
42404	Liberty Insurance Corporation	20	\$37,761,168	1.6%	128
18988	Auto Owners Insurance Company	6	\$28,689,841	1.2%	50
11185	Foremost Insurance Company Grand Rapids MI	12	\$26,038,208	1.1%	111
37907	Allstate Vehicle & Property Insurance Company	16	\$25,673,934	1.1%	150
25968	USAA Casualty Insurance Company	3	\$23,697,566	1.0%	31
20990	Country Mutual Insurance Company	7	\$20,413,564	0.9%	83
28223	Nationwide Agribusiness Insurance Company	1	\$19,691,446	0.9%	12
21687	Mid Century Insurance Company	6	\$19,130,786	0.8%	76
18600	USAA General Indemnity Company	5	\$18,888,390	0.8%	64
17230	Allstate Property & Casualty Insurance Company	13	\$17,733,981	0.8%	177
21660	Fire Insurance Exchange	16	\$16,673,214	0.7%	232
28401	American National Property & Casualty Co	10	\$14,826,990	0.6%	163
19240	Allstate Indemnity Company	18	\$13,800,921	0.6%	315
15725	Cameron Mutual Insurance Company	6	\$13,595,905	0.6%	106
10386	American Family Insurance Company	6	\$13,473,060	0.6%	107
23035	Liberty Mutual Fire Insurance Company	9	\$12,918,238	0.6%	168
42986	Standard Guaranty Insurance Company	2	\$12,789,058	0.6%	38
19100	AMCO Insurance Company	7	\$12,526,200	0.5%	135
10677	Cincinnati Insurance Company The	3	\$11,870,060	0.5%	61
38652	American Modern Select Insurance Company	4	\$11,716,179	0.5%	82
25453	Nationwide Insurance Company Of America	10	\$11,684,396	0.5%	207
18279	Bankers Standard Insurance Company	2	\$11,610,302	0.5%	42
19232	Allstate Insurance Company	13	\$11,336,726	0.5%	277
19070	Standard Fire Insurance Company	3	\$11,156,284	0.5%	65
14400	Lititz Mutual Insurance Company	1	\$10,512,158	0.5%	23
21261	Electric Insurance Company	0	\$9,774,102	0.4%	0
42757	Agri General Insurance Company	0	\$9,721,114	0.4%	0
20419	Homesite Indemnity Company	7	\$9,484,178	0.4%	178
33600	LM Insurance Corporation	19	\$9,245,230	0.4%	496
34690	Property & Casualty Insurance Co of Hartford	1	\$8,615,945	0.4%	28
<b>Top 40 Writers</b>		<b>811</b>	<b>\$2,051,541,115</b>	<b>89.3%</b>	<b>.</b>
<b>Total</b>		<b>952</b>	<b>\$2,297,132,076</b>	<b>100.0%</b>	<b>.</b>

**Accident and Health Insurance Complaint Indices**

**Top Forty Writers by Market Share**

<b>Code</b>	<b>Name</b>	<b>Complaints 2015-2017</b>	<b>Average Annual Premium 2015-2017</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
78972	Healthy Alliance Life Insurance Company	831	\$1,718,034,695	23.1%	93
79413	UnitedHealthcare Insurance Company	416	\$1,146,429,035	15.4%	70
81973	Coventry Health & Life Insurance Company	654	\$643,857,489	8.6%	195
47171	Blue Cross & Blue Shield Of Kansas City	274	\$567,395,456	7.6%	93
67369	CIGNA Health & Life Insurance Company	164	\$289,356,919	3.9%	109
73288	Humana Insurance Company	183	\$264,900,942	3.6%	133
60054	Aetna Life Insurance Company	47	\$258,220,576	3.5%	35
71412	Mutual Of Omaha Insurance Company	33	\$164,494,977	2.2%	39
60040	Cox Health Systems Insurance Company	30	\$133,016,073	1.8%	43
82406	All Savers Insurance Company	354	\$111,609,979	1.5%	610
65978	Metropolitan Life Insurance Company	25	\$110,251,172	1.5%	44
12575	Silverscript Insurance Company	0	\$103,506,657	1.4%	0
60380	American Family Life Assurance Co of Col.	18	\$97,068,570	1.3%	36
32395	Vision Service Plan Insurance Company	1	\$84,617,098	1.1%	2
62286	Golden Rule Insurance Company	71	\$81,676,588	1.1%	167
64246	Guardian Life Insurance Company Of America	25	\$68,294,582	0.9%	70
62235	Unum Life Insurance Company Of America	14	\$62,638,379	0.8%	43
70025	Genworth Life Insurance Company	29	\$49,469,676	0.7%	113
66281	Transamerica Premier Life Insurance Company	10	\$47,672,425	0.6%	40
86231	Transamerica Life Insurance Company	28	\$44,829,913	0.6%	120
13935	Federated Mutual Insurance Company	8	\$44,649,348	0.6%	34
70815	Hartford Life & Accident Insurance Company	12	\$44,436,262	0.6%	52
69868	United Of Omaha Life Insurance Company	3	\$41,873,405	0.6%	14
65498	Life Insurance Company Of North America	13	\$39,980,547	0.5%	63
80802	Sun Life Assurance Company Of Canada	4	\$38,281,376	0.5%	20
92711	HCC Life Insurance Company	57	\$37,262,050	0.5%	294
61271	Principal Life Insurance Company	20	\$34,868,733	0.5%	110
69019	Standard Insurance Company	8	\$32,093,250	0.4%	48
25178	State Farm Mutual Automobile Insurance Co	12	\$31,325,846	0.4%	74
70408	Union Security Insurance Company	26	\$31,260,499	0.4%	160
65838	John Hancock Life Insurance Company	15	\$30,245,537	0.4%	95
67091	Northwestern Mutual Life Insurance Company	0	\$26,979,499	0.4%	0
77828	Companion Life Insurance Company	31	\$26,606,415	0.4%	224
97179	United Healthcare Life Insurance Company	32	\$26,606,381	0.4%	231
61263	Bankers Life & Casualty Company	37	\$26,376,691	0.4%	270
65676	Lincoln National Life Insurance Company	17	\$23,190,972	0.3%	141
28207	Anthem Insurance Companies Inc	0	\$23,152,574	0.3%	0
62146	Combined Insurance Co Of America	1	\$21,911,298	0.3%	9
69477	Time Insurance Company	23	\$21,769,881	0.3%	203
68241	Prudential Insurance Company Of America The	7	\$21,103,818	0.3%	64
<b>Top 40 Writers</b>		<b>3,533</b>	<b>\$6,671,315,582</b>	<b>89.5%</b>	<b>.</b>
<b>Total</b>		<b>3,872</b>	<b>\$7,451,590,430</b>	<b>100.0%</b>	<b>.</b>

**Long Term Care Insurance Complaint Indices**  
**Top Forty Writers by Market Share**

<b>Code</b>	<b>Name</b>	<b>Complaints 2015-2017</b>	<b>Average Annual Premium 2015- 2017</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
70025	Genworth Life Insurance Company	27	\$49,448,965	19.3%	69
65838	John Hancock Life Insurance Company	15	\$30,186,310	11.8%	63
65978	Metropolitan Life Insurance Company	9	\$18,537,495	7.2%	61
61263	Bankers Life & Casualty Company	25	\$18,378,578	7.2%	172
69000	Northwestern Long Term Care Insurance Co	0	\$13,769,488	5.4%	0
62235	Unum Life Insurance Company Of America	8	\$12,396,435	4.8%	82
86231	Transamerica Life Insurance Company	13	\$11,802,439	4.6%	139
71412	Mutual Of Omaha Insurance Company	8	\$9,443,432	3.7%	107
25178	State Farm Mutual Automobile Insurance Co	10	\$8,609,589	3.4%	147
62952	Equitable Life & Casualty Insurance Company	5	\$8,285,907	3.2%	76
20443	Continental Casualty Company	23	\$7,306,320	2.9%	399
56014	Thrivent Financial For Lutherans	0	\$7,054,238	2.8%	0
68241	Prudential Insurance Company Of America The	2	\$5,662,591	2.2%	45
66915	New York Life Insurance Company	3	\$4,970,003	1.9%	76
90611	Allianz Life Insurance Co Of North America	7	\$4,893,062	1.9%	181
66281	Transamerica Premier Life Insurance Company	1	\$4,000,814	1.6%	32
65005	Riversource Life Insurance Company	0	\$3,664,713	1.4%	0
58033	Knights Of Columbus	0	\$3,293,153	1.3%	0
65935	Massachusetts Mutual Life Insurance Company	0	\$2,705,045	1.1%	0
71471	Ability Insurance Company	2	\$2,692,098	1.1%	94
76325	Senior Health Insurance Company of PA	3	\$2,472,340	1.0%	154
69868	United Of Omaha Life Insurance Company	0	\$1,835,991	0.7%	0
70408	Union Security Insurance Company	7	\$1,720,943	0.7%	515
87726	Brighthouse Life Insurance Company	1	\$1,516,563	0.6%	83
71404	Continental General Insurance Company	2	\$1,466,531	0.6%	173
42129	United Security Assurance Company Of PA	0	\$1,267,920	0.5%	0
69515	MedAmerica Insurance Company	0	\$1,090,016	0.4%	0
65595	Lincoln Benefit Life Company	1	\$1,058,919	0.4%	120
71714	Berkshire Life Insurance Company Of America	0	\$1,025,170	0.4%	0
64211	Guarantee Trust Life Insurance Company	3	\$924,845	0.4%	411
80578	Physicians Mutual Insurance Company	3	\$920,738	0.4%	413
62626	CMFG Life Insurance Company	2	\$910,973	0.4%	278
69477	Time Insurance Company	1	\$842,381	0.3%	150
70319	Washington National Insurance Company	1	\$707,246	0.3%	179
19275	American Family Mutual Insurance Company S.i.	0	\$699,239	0.3%	0
77720	LifeSecure Insurance Company	0	\$610,034	0.2%	0
69116	State Life Insurance Company	0	\$603,273	0.2%	0
68195	Provident Life & Accident Insurance Company	0	\$593,538	0.2%	0
47171	Blue Cross & Blue Shield Of Kansas City	0	\$589,639	0.2%	0
65110	Kanawha Insurance Company	0	\$533,870	0.2%	0
<b>Top 40 Writers</b>		<b>182</b>	<b>\$248,490,844</b>	<b>97.1%</b>	<b>.</b>
<b>Total</b>		<b>202</b>	<b>\$255,792,627</b>	<b>100.0%</b>	<b>.</b>

**Medicare Supplement Insurance Complaint Indices**  
**Top Forty Writers by Market Share**

<b>Code</b>	<b>Name</b>	<b>Complaints 2015-2017</b>	<b>Average Annual Premium 2015-2017</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
79413	UnitedHealthcare Insurance Company	11	\$177,802,500	24.3%	31
71412	Mutual Of Omaha Insurance Company	17	\$148,728,657	20.4%	58
78972	Healthy Alliance Life Insurance Company	28	\$86,616,398	11.9%	163
47171	Blue Cross & Blue Shield Of Kansas City	2	\$41,689,463	5.7%	24
66281	Transamerica Premier Life Insurance Company	6	\$33,865,765	4.6%	89
69868	United Of Omaha Life Insurance Company	2	\$28,916,212	4.0%	35
86231	Transamerica Life Insurance Company	11	\$21,948,978	3.0%	253
67326	Old Surety Life Insurance Company	0	\$13,029,722	1.8%	0
60836	American Republic Insurance Company	2	\$12,651,979	1.7%	80
73288	Humana Insurance Company	11	\$12,348,511	1.7%	449
62065	Colonial Penn Life Insurance Company	5	\$10,605,001	1.5%	238
25178	State Farm Mutual Automobile Insurance Co	1	\$10,477,803	1.4%	48
12321	American Continental Insurance Company	1	\$7,569,187	1.0%	67
61263	Bankers Life & Casualty Company	7	\$7,253,846	1.0%	486
61859	Christian Fidelity Life Insurance Co	0	\$6,274,238	0.9%	0
19275	American Family Mutual Insurance Company	0	\$6,083,675	0.8%	0
65870	Manhattan Life Insurance Company	0	\$5,862,766	0.8%	0
81779	Individual Assurance Co Life Health & Accideny	2	\$5,759,018	0.8%	175
67679	American Republic Corp Insurance Company	0	\$5,477,048	0.7%	0
68500	Continental Life Ins Co Of Brentwood TN	1	\$5,085,205	0.7%	99
62146	Combined Insurance Co Of America	0	\$4,397,700	0.6%	0
69663	USAA Life Insurance Company	0	\$4,140,162	0.6%	0
77399	Sterling Life Insurance Company	6	\$3,849,505	0.5%	785
70815	Hartford Life & Accident Insurance Company	1	\$3,634,322	0.5%	139
62952	Equitable Life & Casualty Insurance Company	1	\$3,512,354	0.5%	143
77828	Companion Life Insurance Company	0	\$3,389,564	0.5%	0
80578	Physicians Mutual Insurance Company	2	\$3,247,321	0.4%	310
92916	United American Insurance Company	3	\$2,988,791	0.4%	506
56014	Thrivent Financial For Lutherans	0	\$2,934,616	0.4%	0
31119	Medico Insurance Company	0	\$2,753,186	0.4%	0
65722	Loyal American Life Insurance Company	0	\$2,616,529	0.4%	0
72850	United World Life Insurance Company	0	\$2,608,100	0.4%	0
68462	Reserve National Insurance Company	0	\$2,419,580	0.3%	0
68349	North American Insurance Company	0	\$2,284,291	0.3%	0
76112	Oxford Life Insurance Company	3	\$2,247,432	0.3%	673
62359	Constitution Life Insurance Company	6	\$1,979,404	0.3%	1,528
26921	Everest Reinsurance Company	1	\$1,895,741	0.3%	266
88366	American Retirement Life Insurance Company	0	\$1,885,462	0.3%	0
61239	Bankers Fidelity Life Insurance Company	1	\$1,872,192	0.3%	269
62286	Golden Rule Insurance Company	0	\$1,866,411	0.3%	0
<b>Top 40 Writers</b>		<b>131</b>	<b>\$704,568,634</b>	<b>96.4%</b>	<b>.</b>
<b>Total</b>		<b>145</b>	<b>\$730,711,507</b>	<b>100.0%</b>	<b>.</b>

**Life and Annuity Complaint Indices**  
**Top Forty Writers by Market Share**

Code	Name	Complaints 2015-2017	Average Annual Premium 2015-2017	Average Market Share	Complaint Index
62345	Berkshire Hathaway Life Insurance Co Of NE	0	\$815,664,446	8.9%	0
60488	American General Life Insurance Co	79	\$804,970,582	8.8%	78
65056	Jackson National Life Insurance Company	49	\$356,105,462	3.9%	110
65676	Lincoln National Life Insurance Company	22	\$339,753,190	3.7%	52
67091	Northwestern Mutual Life Insurance Company	3	\$289,505,253	3.2%	8
91596	New York Life Insurance & Annuity Corporation	1	\$282,664,857	3.1%	3
63312	Great American Life Insurance Company	0	\$273,786,122	3.0%	0
68136	Protective Life Insurance Company	9	\$263,266,621	2.9%	27
65978	Metropolitan Life Insurance Company	38	\$229,015,844	2.5%	133
79227	PRUCO Life Insurance Company	4	\$228,605,512	2.5%	14
67466	Pacific Life Insurance Company	1	\$219,442,033	2.4%	4
69345	Teachers Insurance & Annuity Assn Of America	0	\$194,879,045	2.1%	0
90611	Allianz Life Insurance Co Of North America	12	\$188,316,846	2.1%	51
65935	Massachusetts Mutual Life Insurance Company	3	\$175,994,500	1.9%	14
86509	Voya Retirement Insurance & Annuity Company	4	\$175,468,933	1.9%	18
61271	Principal Life Insurance Company	2	\$166,943,567	1.8%	10
92738	American Equity Investment Life Ins Co	5	\$158,918,479	1.7%	25
68241	Prudential Insurance Company Of America The	24	\$154,423,216	1.7%	124
69108	State Farm Life Insurance Company	18	\$149,835,779	1.6%	96
68322	Great-West Life & Annuity Insurance Company	1	\$144,409,108	1.6%	6
60895	American United Life Insurance Company	0	\$143,127,312	1.6%	0
61689	Athene Annuity & Life Company	57	\$142,787,598	1.6%	319
56014	Thrivent Financial For Lutherans	0	\$140,284,287	1.5%	0
62944	AXA Equitable Life Insurance Company	12	\$127,313,217	1.4%	75
66168	Minnesota Life Insurance Company	6	\$122,669,404	1.3%	39
86231	Transamerica Life Insurance Company	32	\$116,699,116	1.3%	219
87726	Brighthouse Life Insurance Company	4	\$115,549,136	1.3%	28
91642	Forethought Life Insurance Company	0	\$95,144,690	1.0%	0
66915	New York Life Insurance Company	17	\$88,734,655	1.0%	153
65005	Riversource Life Insurance Company	2	\$79,678,273	0.9%	20
63274	Fidelity & Guaranty Life Insurance Company	6	\$73,299,391	0.8%	65
61301	Ameritas Life Insurance Corp	2	\$68,275,558	0.7%	23
65838	John Hancock Life Insurance Company	15	\$59,865,436	0.7%	200
70238	Variable Annuity Life Insurance Company	2	\$58,915,351	0.6%	27
66974	North American Company For Life & Health Ins	5	\$51,242,143	0.6%	78
60399	American Family Life Insurance Company	6	\$50,845,655	0.6%	94
69868	United Of Omaha Life Insurance Company	11	\$49,787,305	0.5%	177
67172	Ohio National Life Insurance Company The	1	\$49,288,660	0.5%	16
66044	Midland National Life Insurance Company	14	\$46,988,554	0.5%	238
63118	Farm Bureau Life Ins Co of MO	1	\$43,491,613	0.5%	18
<b>Top 40 Writers</b>		<b>468</b>	<b>\$7,335,956,750</b>	<b>80.2%</b>	<b>.</b>
<b>Total</b>		<b>1,144</b>	<b>\$9,141,558,627</b>	<b>100.0%</b>	<b>.</b>

**Health Maintenance Organization Complaint Indices (Excluding Medicare and Medicaid)  
by Market Share**

<b>Code</b>	<b>Name</b>	<b>Complaints 2015-2017</b>	<b>Average Annual Premium 2015- 2017</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
95315	Good Health HMO Inc	18	\$150,054,716	56.1%	54
95358	HMO Missouri Inc	25	\$58,609,212	21.9%	193
95318	Aetna Better Health Of Missouri Llc	0	\$19,915,390	7.4%	0
12913	Missouri Care Incorporated	0	\$15,053,456	5.6%	0
96377	Coventry Health Care Of Missouri Inc	6	\$8,399,414	3.1%	324
95109	Aetna Health Inc	0	\$4,664,581	1.7%	0
96385	UnitedHealthcare Of The Midwest Inc	2	\$4,131,863	1.5%	219
95635	CIGNA Healthcare Of St Louis Inc	0	\$2,387,235	0.9%	0
95885	Humana Health Plan Inc	2	\$1,749,441	0.7%	518
95489	Coventry Health Care Of Kansas Inc	6	\$1,709,390	0.6%	1,591
95530	Cox Health Systems HMO Inc	0	\$508,766	0.2%	0
11229	Harmony Health Plan Inc	0	\$287,397	0.1%	0
<b>Total</b>		<b>59</b>	<b>\$267,470,860</b>	<b>100.0%</b>	<b>.</b>

Complaint Indices  
Top 40 Writers  
Alpha by Company



**Private Passenger Automobile Insurance Complaint Indices**  
**Top Forty Writers, Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2015-2017</b>	<b>Average Annual Premium 2015-2017</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
42579	Allied Property & Casualty Insurance Company	13	\$47,735,947	1.3%	47
29688	Allstate Fire & Casualty Insurance Company	47	\$88,753,959	2.5%	91
19232	Allstate Insurance Company	10	\$13,905,349	0.4%	123
17230	Allstate Property & Casualty Insurance Company	7	\$11,936,491	0.3%	100
19100	AMCO Insurance Company	14	\$55,329,479	1.5%	43
10386	American Family Insurance Company	22	\$45,408,533	1.3%	83
19275	American Family Mutual Insurance Company S.i.	153	\$392,903,853	10.9%	67
28401	American National Property & Casualty Co	15	\$18,737,277	0.5%	137
19283	American Standard Insurance Co of WI	14	\$27,141,632	0.8%	88
15512	Automobile Club Inter-insurance Exchange	97	\$143,926,802	4.0%	115
19658	Bristol West Insurance Company	27	\$15,232,484	0.4%	303
15725	Cameron Mutual Insurance Company	5	\$12,599,145	0.3%	68
21008	Country Preferred Insurance Company	11	\$17,286,021	0.5%	109
30210	Esurance Property & Casualty Insurance Co	29	\$32,985,236	0.9%	150
26859	Farm Bureau Town & Country Ins Co Of MO	24	\$77,646,431	2.1%	53
21628	Farmers Insurance Company Inc	73	\$182,208,214	5.0%	69
21253	Garrison Property & Casualty Insurance Co	3	\$14,684,131	0.4%	35
41491	GEICO Casualty Company	120	\$167,301,884	4.6%	123
35882	GEICO General Ins Co	18	\$30,698,290	0.8%	100
22055	GEICO Indemnity Company	10	\$13,081,952	0.4%	131
22063	Government Employees Insurance Co	7	\$12,371,214	0.3%	97
16144	Grinnell Select Insurance Company	3	\$12,754,516	0.4%	40
36447	LM General Insurance Company	52	\$46,317,675	1.3%	192
25453	Nationwide Insurance Company Of America	18	\$22,422,370	0.6%	137
32700	Owners Insurance Company	7	\$15,553,366	0.4%	77
11851	Progressive Advanced Insurance Company	89	\$128,109,246	3.5%	119
24260	Progressive Casualty Insurance Company	66	\$136,772,181	3.8%	83
42919	Progressive Northwestern Insurance Company	21	\$15,483,736	0.4%	232
37834	Progressive Preferred Insurance Company	9	\$14,700,539	0.4%	105
39012	Safeco Insurance Company Of Illinois	94	\$175,722,345	4.9%	91
23388	Shelter Mutual Insurance Company	57	\$187,216,289	5.2%	52
19070	Standard Fire Insurance Company	17	\$56,954,980	1.6%	51
25143	State Farm Fire & Casualty Company	56	\$68,180,532	1.9%	140
25178	State Farm Mutual Automobile Insurance Co	257	\$810,443,097	22.4%	54
42749	Traders Insurance Company	82	\$19,773,666	0.5%	709
27998	Travelers Home & Marine Insurance Company	10	\$13,966,966	0.4%	122
29459	Twin City Fire Insurance Company	17	\$23,866,063	0.7%	122
25941	United Services Automobile Association	30	\$48,212,109	1.3%	106
25968	USAA Casualty Insurance Company	21	\$36,439,052	1.0%	99
18600	USAA General Indemnity Company	24	\$35,411,921	1.0%	116
<b>Top 40 Writers</b>		<b>1,649</b>	<b>\$3,290,174,971</b>	<b>90.9%</b>	<b>.</b>
<b>Total</b>		<b>2,116</b>	<b>\$3,618,596,245</b>	<b>100.0%</b>	<b>.</b>

**Homeowners Insurance Complaint Indices**  
**Top Forty Writers, Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2015-2017</b>	<b>Average Annual Premium 2015-2017</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
42757	Agri General Insurance Company	0	\$9,721,114	0.4%	0
19240	Allstate Indemnity Company	18	\$13,800,921	0.6%	315
19232	Allstate Insurance Company	13	\$11,336,726	0.5%	277
17230	Allstate Property & Casualty Insurance Company	13	\$17,733,981	0.8%	177
37907	Allstate Vehicle & Property Insurance Company	16	\$25,673,934	1.1%	150
19100	AMCO Insurance Company	7	\$12,526,200	0.5%	135
10386	American Family Insurance Company	6	\$13,473,060	0.6%	107
19275	American Family Mutual Insurance Company S.i.	152	\$302,107,049	13.2%	121
38652	American Modern Select Insurance Company	4	\$11,716,179	0.5%	82
28401	American National Property & Casualty Co	10	\$14,826,990	0.6%	163
27235	Auto Club Family Insurance Company	54	\$75,732,348	3.3%	172
18988	Auto Owners Insurance Company	6	\$28,689,841	1.2%	50
18279	Bankers Standard Insurance Company	2	\$11,610,302	0.5%	42
15725	Cameron Mutual Insurance Company	6	\$13,595,905	0.6%	106
10677	Cincinnati Insurance Company The	3	\$11,870,060	0.5%	61
20990	Country Mutual Insurance Company	7	\$20,413,564	0.9%	83
21261	Electric Insurance Company	0	\$9,774,102	0.4%	0
26859	Farm Bureau Town & Country Ins Co Of MO	45	\$116,207,825	5.1%	93
21652	Farmers Insurance Exchange	33	\$107,303,513	4.7%	74
21660	Fire Insurance Exchange	16	\$16,673,214	0.7%	232
11185	Foremost Insurance Company Grand Rapids MI	12	\$26,038,208	1.1%	111
20419	Homesite Indemnity Company	7	\$9,484,178	0.4%	178
42404	Liberty Insurance Corporation	20	\$37,761,168	1.6%	128
23035	Liberty Mutual Fire Insurance Company	9	\$12,918,238	0.6%	168
14400	Lititz Mutual Insurance Company	1	\$10,512,158	0.5%	23
33600	LM Insurance Corporation	19	\$9,245,230	0.4%	496
21687	Mid Century Insurance Company	6	\$19,130,786	0.8%	76
26093	Nationwide Affinity Insurance Co Of America	20	\$58,457,148	2.5%	83
28223	Nationwide Agribusiness Insurance Company	1	\$19,691,446	0.9%	12
25453	Nationwide Insurance Company Of America	10	\$11,684,396	0.5%	207
34690	Property & Casualty Insurance Co of Hartford	1	\$8,615,945	0.4%	28
24740	Safeco Insurance Company Of America	24	\$127,083,326	5.5%	46
23388	Shelter Mutual Insurance Company	32	\$157,539,211	6.9%	49
19070	Standard Fire Insurance Company	3	\$11,156,284	0.5%	65
42986	Standard Guaranty Insurance Company	2	\$12,789,058	0.6%	38
25143	State Farm Fire & Casualty Company	184	\$537,979,413	23.4%	83
27998	Travelers Home & Marine Insurance Company	34	\$52,164,490	2.3%	157
25941	United Services Automobile Association	7	\$41,917,646	1.8%	40
25968	USAA Casualty Insurance Company	3	\$23,697,566	1.0%	31
18600	USAA General Indemnity Company	5	\$18,888,390	0.8%	64
<b>Top 40 Writers</b>		<b>811</b>	<b>\$2,051,541,115</b>	<b>89.3%</b>	<b>.</b>
<b>Total</b>		<b>952</b>	<b>\$2,297,132,076</b>	<b>100.0%</b>	<b>.</b>

**Accident and Health Insurance Complaint Indices**  
**Top Forty Writers, Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2015-2017</b>	<b>Average Annual Premium 2015-2017</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
60054	Aetna Life Insurance Company	47	\$258,220,576	3.5%	35
82406	All Savers Insurance Company	354	\$111,609,979	1.5%	610
60380	American Family Life Assurance Co of Col.	18	\$97,068,570	1.3%	36
28207	Anthem Insurance Companies Inc	0	\$23,152,574	0.3%	0
61263	Bankers Life & Casualty Company	37	\$26,376,691	0.4%	270
47171	Blue Cross & Blue Shield Of Kansas City	274	\$567,395,456	7.6%	93
67369	CIGNA Health & Life Insurance Company	164	\$289,356,919	3.9%	109
62146	Combined Insurance Co Of America	1	\$21,911,298	0.3%	9
77828	Companion Life Insurance Company	31	\$26,606,415	0.4%	224
81973	Coventry Health & Life Insurance Company	654	\$643,857,489	8.6%	195
60040	Cox Health Systems Insurance Company	30	\$133,016,073	1.8%	43
13935	Federated Mutual Insurance Company	8	\$44,649,348	0.6%	34
70025	Genworth Life Insurance Company	29	\$49,469,676	0.7%	113
62286	Golden Rule Insurance Company	71	\$81,676,588	1.1%	167
64246	Guardian Life Insurance Company Of America	25	\$68,294,582	0.9%	70
70815	Hartford Life & Accident Insurance Company	12	\$44,436,262	0.6%	52
92711	HCC Life Insurance Company	57	\$37,262,050	0.5%	294
78972	Healthy Alliance Life Insurance Company	831	\$1,718,034,695	23.1%	93
73288	Humana Insurance Company	183	\$264,900,942	3.6%	133
65838	John Hancock Life Insurance Company	15	\$30,245,537	0.4%	95
65498	Life Insurance Company Of North America	13	\$39,980,547	0.5%	63
65676	Lincoln National Life Insurance Company	17	\$23,190,972	0.3%	141
65978	Metropolitan Life Insurance Company	25	\$110,251,172	1.5%	44
71412	Mutual Of Omaha Insurance Company	33	\$164,494,977	2.2%	39
67091	Northwestern Mutual Life Insurance Company	0	\$26,979,499	0.4%	0
61271	Principal Life Insurance Company	20	\$34,868,733	0.5%	110
68241	Prudential Insurance Company Of America The	7	\$21,103,818	0.3%	64
12575	Silverscript Insurance Company	0	\$103,506,657	1.4%	0
69019	Standard Insurance Company	8	\$32,093,250	0.4%	48
25178	State Farm Mutual Automobile Insurance Co	12	\$31,325,846	0.4%	74
80802	Sun Life Assurance Company Of Canada	4	\$38,281,376	0.5%	20
69477	Time Insurance Company	23	\$21,769,881	0.3%	203
86231	Transamerica Life Insurance Company	28	\$44,829,913	0.6%	120
66281	Transamerica Premier Life Insurance Company	10	\$47,672,425	0.6%	40
70408	Union Security Insurance Company	26	\$31,260,499	0.4%	160
97179	United Healthcare Life Insurance Company	32	\$26,606,381	0.4%	231
69868	United Of Omaha Life Insurance Company	3	\$41,873,405	0.6%	14
79413	UnitedHealthcare Insurance Company	416	\$1,146,429,035	15.4%	70
62235	Unum Life Insurance Company Of America	14	\$62,638,379	0.8%	43
32395	Vision Service Plan Insurance Company	1	\$84,617,098	1.1%	2
<b>Top 40 Writers</b>		<b>3,533</b>	<b>\$6,671,315,582</b>	<b>89.5%</b>	<b>.</b>
<b>Total</b>		<b>3,872</b>	<b>\$7,451,590,430</b>	<b>100.0%</b>	<b>.</b>

**Long Term Care Insurance Complaint Indices**  
**Top Forty Writers, Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2015-2017</b>	<b>Average Annual Premium 2015-2017</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
71471	Ability Insurance Company	2	\$2,692,098	1.1%	94
90611	Allianz Life Insurance Co Of North America	7	\$4,893,062	1.9%	181
19275	American Family Mutual Insurance Company	0	\$699,239	0.3%	0
61263	Bankers Life & Casualty Company	25	\$18,378,578	7.2%	172
71714	Berkshire Life Insurance Company Of America	0	\$1,025,170	0.4%	0
47171	Blue Cross & Blue Shield Of Kansas City	0	\$589,639	0.2%	0
87726	Brighthouse Life Insurance Company	1	\$1,516,563	0.6%	83
62626	CMFG Life Insurance Company	2	\$910,973	0.4%	278
20443	Continental Casualty Company	23	\$7,306,320	2.9%	399
71404	Continental General Insurance Company	2	\$1,466,531	0.6%	173
62952	Equitable Life & Casualty Insurance Company	5	\$8,285,907	3.2%	76
70025	Genworth Life Insurance Company	27	\$49,448,965	19.3%	69
64211	Guarantee Trust Life Insurance Company	3	\$924,845	0.4%	411
65838	John Hancock Life Insurance Company	15	\$30,186,310	11.8%	63
65110	Kanawha Insurance Company	0	\$533,870	0.2%	0
58033	Knights Of Columbus	0	\$3,293,153	1.3%	0
77720	LifeSecure Insurance Company	0	\$610,034	0.2%	0
65595	Lincoln Benefit Life Company	1	\$1,058,919	0.4%	120
65935	Massachusetts Mutual Life Insurance Company	0	\$2,705,045	1.1%	0
69515	MedAmerica Insurance Company	0	\$1,090,016	0.4%	0
65978	Metropolitan Life Insurance Company	9	\$18,537,495	7.2%	61
71412	Mutual Of Omaha Insurance Company	8	\$9,443,432	3.7%	107
66915	New York Life Insurance Company	3	\$4,970,003	1.9%	76
69000	Northwestern Long Term Care Insurance Co	0	\$13,769,488	5.4%	0
80578	Physicians Mutual Insurance Company	3	\$920,738	0.4%	413
68195	Provident Life & Accident Insurance Company	0	\$593,538	0.2%	0
68241	Prudential Insurance Company Of America The	2	\$5,662,591	2.2%	45
65005	Riversource Life Insurance Company	0	\$3,664,713	1.4%	0
76325	Senior Health Insurance Company of PA	3	\$2,472,340	1.0%	154
25178	State Farm Mutual Automobile Insurance Co	10	\$8,609,589	3.4%	147
69116	State Life Insurance Company	0	\$603,273	0.2%	0
56014	Thrivent Financial For Lutherans	0	\$7,054,238	2.8%	0
69477	Time Insurance Company	1	\$842,381	0.3%	150
86231	Transamerica Life Insurance Company	13	\$11,802,439	4.6%	139
66281	Transamerica Premier Life Insurance Company	1	\$4,000,814	1.6%	32
70408	Union Security Insurance Company	7	\$1,720,943	0.7%	515
69868	United Of Omaha Life Insurance Company	0	\$1,835,991	0.7%	0
42129	United Security Assurance Company Of PA	0	\$1,267,920	0.5%	0
62235	Unum Life Insurance Company Of America	8	\$12,396,435	4.8%	82
70319	Washington National Insurance Company	1	\$707,246	0.3%	179
<b>Top 40 Writers</b>		<b>182</b>	<b>\$248,490,844</b>	<b>97.1%</b>	<b>.</b>
<b>Total</b>		<b>202</b>	<b>\$255,792,627</b>	<b>100.0%</b>	<b>.</b>

**Medicare Supplement Insurance Complaint Indices**  
**Top Forty Writers, Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2015-2017</b>	<b>Average Annual Premium 2015-2017</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
12321	American Continental Insurance Company	1	\$7,569,187	1.0%	67
19275	American Family Mutual Insurance Company S.i.	0	\$6,083,675	0.8%	0
67679	American Republic Corp Insurance Company	0	\$5,477,048	0.7%	0
60836	American Republic Insurance Company	2	\$12,651,979	1.7%	80
88366	American Retirement Life Insurance Company	0	\$1,885,462	0.3%	0
61239	Bankers Fidelity Life Insurance Company	1	\$1,872,192	0.3%	269
61263	Bankers Life & Casualty Company	7	\$7,253,846	1.0%	486
47171	Blue Cross & Blue Shield Of Kansas City	2	\$41,689,463	5.7%	24
61859	Christian Fidelity Life Insurance Co	0	\$6,274,238	0.9%	0
62065	Colonial Penn Life Insurance Company	5	\$10,605,001	1.5%	238
62146	Combined Insurance Co Of America	0	\$4,397,700	0.6%	0
77828	Companion Life Insurance Company	0	\$3,389,564	0.5%	0
62359	Constitution Life Insurance Company	6	\$1,979,404	0.3%	1,528
68500	Continental Life Ins Co Of Brentwood TN	1	\$5,085,205	0.7%	99
62952	Equitable Life & Casualty Insurance Company	1	\$3,512,354	0.5%	143
26921	Everest Reinsurance Company	1	\$1,895,741	0.3%	266
62286	Golden Rule Insurance Company	0	\$1,866,411	0.3%	0
70815	Hartford Life & Accident Insurance Company	1	\$3,634,322	0.5%	139
78972	Healthy Alliance Life Insurance Company	28	\$86,616,398	11.9%	163
73288	Humana Insurance Company	11	\$12,348,511	1.7%	449
81779	Individual Assurance Co Life Health & Acc.	2	\$5,759,018	0.8%	175
65722	Loyal American Life Insurance Company	0	\$2,616,529	0.4%	0
65870	Manhattan Life Insurance Company	0	\$5,862,766	0.8%	0
31119	Medico Insurance Company	0	\$2,753,186	0.4%	0
71412	Mutual Of Omaha Insurance Company	17	\$148,728,657	20.4%	58
68349	North American Insurance Company	0	\$2,284,291	0.3%	0
67326	Old Surety Life Insurance Company	0	\$13,029,722	1.8%	0
76112	Oxford Life Insurance Company	3	\$2,247,432	0.3%	673
80578	Physicians Mutual Insurance Company	2	\$3,247,321	0.4%	310
68462	Reserve National Insurance Company	0	\$2,419,580	0.3%	0
25178	State Farm Mutual Automobile Insurance Co	1	\$10,477,803	1.4%	48
77399	Sterling Life Insurance Company	6	\$3,849,505	0.5%	785
56014	Thrivent Financial For Lutherans	0	\$2,934,616	0.4%	0
86231	Transamerica Life Insurance Company	11	\$21,948,978	3.0%	253
66281	Transamerica Premier Life Insurance Company	6	\$33,865,765	4.6%	89
92916	United American Insurance Company	3	\$2,988,791	0.4%	506
69868	United Of Omaha Life Insurance Company	2	\$28,916,212	4.0%	35
72850	United World Life Insurance Company	0	\$2,608,100	0.4%	0
79413	UnitedHealthcare Insurance Company	11	\$177,802,500	24.3%	31
69663	USAA Life Insurance Company	0	\$4,140,162	0.6%	0
<b>Top 40 Writers</b>		<b>131</b>	<b>\$704,568,634</b>	<b>96.4%</b>	<b>.</b>
<b>Total</b>		<b>145</b>	<b>\$730,711,507</b>	<b>100.0%</b>	<b>.</b>

**Life and Annuity Complaint Indices**  
**Top Forty Writers, Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2015-2017</b>	<b>Average Annual Premium 2015-2017</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
90611	Allianz Life Insurance Co Of North America	12	\$188,316,846	2.1%	51
92738	American Equity Investment Life Ins Co	5	\$158,918,479	1.7%	25
60399	American Family Life Insurance Company	6	\$50,845,655	0.6%	94
60488	American General Life Insurance Co	79	\$804,970,582	8.8%	78
60895	American United Life Insurance Company	0	\$143,127,312	1.6%	0
61301	Ameritas Life Insurance Corp	2	\$68,275,558	0.7%	23
61689	Athene Annuity & Life Company	57	\$142,787,598	1.6%	319
62944	AXA Equitable Life Insurance Company	12	\$127,313,217	1.4%	75
62345	Berkshire Hathaway Life Insurance Co Of NE	0	\$815,664,446	8.9%	0
87726	Brighthouse Life Insurance Company	4	\$115,549,136	1.3%	28
63118	Farm Bureau Life Ins Co of MO	1	\$43,491,613	0.5%	18
63274	Fidelity & Guaranty Life Insurance Company	6	\$73,299,391	0.8%	65
91642	Forethought Life Insurance Company	0	\$95,144,690	1.0%	0
63312	Great American Life Insurance Company	0	\$273,786,122	3.0%	0
68322	Great-West Life & Annuity Insurance Company	1	\$144,409,108	1.6%	6
65056	Jackson National Life Insurance Company	49	\$356,105,462	3.9%	110
65838	John Hancock Life Insurance Company (usa	15	\$59,865,436	0.7%	200
65676	Lincoln National Life Insurance Company	22	\$339,753,190	3.7%	52
65935	Massachusetts Mutual Life Insurance Company	3	\$175,994,500	1.9%	14
65978	Metropolitan Life Insurance Company	38	\$229,015,844	2.5%	133
66044	Midland National Life Insurance Company	14	\$46,988,554	0.5%	238
66168	Minnesota Life Insurance Company	6	\$122,669,404	1.3%	39
91596	New York Life Insurance & Annuity Corporation	1	\$282,664,857	3.1%	3
66915	New York Life Insurance Company	17	\$88,734,655	1.0%	153
66974	North American Co For Life & Health Insurance	5	\$51,242,143	0.6%	78
67091	Northwestern Mutual Life Insurance Company	3	\$289,505,253	3.2%	8
67172	Ohio National Life Insurance Company The	1	\$49,288,660	0.5%	16
67466	Pacific Life Insurance Company	1	\$219,442,033	2.4%	4
61271	Principal Life Insurance Company	2	\$166,943,567	1.8%	10
68136	Protective Life Insurance Company	9	\$263,266,621	2.9%	27
79227	PRUCO Life Insurance Company	4	\$228,605,512	2.5%	14
68241	Prudential Insurance Company Of America The	24	\$154,423,216	1.7%	124
65005	Riversource Life Insurance Company	2	\$79,678,273	0.9%	20
69108	State Farm Life Insurance Company	18	\$149,835,779	1.6%	96
69345	Teachers Insurance & Annuity Assn Of America	0	\$194,879,045	2.1%	0
56014	Thrivent Financial For Lutherans	0	\$140,284,287	1.5%	0
86231	Transamerica Life Insurance Company	32	\$116,699,116	1.3%	219
69868	United Of Omaha Life Insurance Company	11	\$49,787,305	0.5%	177
70238	Variable Annuity Life Insurance Company	2	\$58,915,351	0.6%	27
86509	Voya Retirement Insurance & Annuity Company	4	\$175,468,933	1.9%	18
<b>Top 40 Writers</b>		<b>468</b>	<b>\$7,335,956,750</b>	<b>80.2%</b>	<b>.</b>
<b>Total</b>		<b>1,144</b>	<b>\$9,141,558,627</b>	<b>100.0%</b>	<b>.</b>

**Health Maintenance Organization Complaint Indices (Excluding Medicare and Medicaid)**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2015-2017</b>	<b>Average Annual Premium 2015-2017</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
95318	Aetna Better Health Of Missouri	0	\$19,915,390	7.4%	0
95109	Aetna Health	0	\$4,664,581	1.7%	0
95635	CIGNA Healthcare Of St Louis	0	\$2,387,235	0.9%	0
95489	Coventry Health Care Of Kansas	6	\$1,709,390	0.6%	1,591
96377	Coventry Health Care Of Missouri	6	\$8,399,414	3.1%	324
95530	Cox Health Systems HMO	0	\$508,766	0.2%	0
95315	Good Health HMO	18	\$150,054,716	56.1%	54
11229	Harmony Health Plan	0	\$287,397	0.1%	0
95358	HMO Missouri	25	\$58,609,212	21.9%	193
95885	Humana Health Plan	2	\$1,749,441	0.7%	518
12913	Missouri Care Incorporated	0	\$15,053,456	5.6%	0
96385	UnitedHealthcare Of The Midwest	2	\$4,131,863	1.5%	219
<b>Total</b>		<b>59</b>	<b>\$267,470,860</b>	<b>100.0%</b>	<b>.</b>

## Private Passenger Automobile Insurance

### Complaint Indices



**Private Passenger Automobile Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2015-2017</b>	<b>Average Annual Premium 2015-2017</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
44725	1st Auto & Casualty Insurance Company	3	\$4,276,379	0.1%	120
34789	21st Century Centennial Insurance Company	5	\$5,331,677	0.1%	160
32220	21st Century North America Insurance Company	3	\$1,102,769	0.0%	465
14184	Acuity A Mutual Insurance Company	5	\$5,624,100	0.2%	152
42609	Affirmative Insurance Company- <i>Revoked</i>	5	\$300,548	0.0%	2,845
19402	AIG Property Casualty Company	0	\$1,790,651	0.0%	0
42579	Allied Property & Casualty Insurance Company	13	\$47,735,947	1.3%	47
29688	Allstate Fire & Casualty Insurance Company	47	\$88,753,959	2.5%	91
19240	Allstate Indemnity Company	7	\$3,851,766	0.1%	311
19232	Allstate Insurance Company	10	\$13,905,349	0.4%	123
17230	Allstate Property & Casualty Insurance Company	7	\$11,936,491	0.3%	100
38156	Alpha Property & Casualty Insurance Co	3	\$2,193,433	0.1%	234
19100	AMCO Insurance Company	14	\$55,329,479	1.5%	43
10111	American Bankers Insurance Company Of FL	0	\$697,451	0.0%	0
10386	American Family Insurance Company	22	\$45,408,533	1.3%	83
19275	American Family Mutual Insurance Company S.i.	153	\$392,903,853	10.9%	67
23469	American Modern Home Insurance Co	1	\$629,243	0.0%	272
42722	American Modern Property & Casualty Ins Co	0	\$51,943	0.0%	0
38652	American Modern Select Insurance Company	0	\$122,643	0.0%	0
39942	American National General Insurance Company	0	\$138,912	0.0%	0
28401	American National Property & Casualty Co	15	\$18,737,277	0.5%	137
19615	American Reliable Insurance Company	0	\$227,803	0.0%	0
19283	American Standard Insurance Co of WI	14	\$27,141,632	0.8%	88
19976	AMICA Mutual Insurance Company	2	\$4,631,408	0.1%	74
11558	AssuranceAmerica Insurance Company	13	\$4,616,203	0.1%	482
27235	Auto Club Family Insurance Company	3	\$50,310	0.0%	9,999
18988	Auto Owners Insurance Company	3	\$5,978,645	0.2%	86
15512	Automobile Club Inter-insurance Exchange	97	\$143,926,802	4.0%	115
18279	Bankers Standard Insurance Company	1	\$3,955,881	0.1%	43
41394	Benchmark Insurance Company	5	\$652,038	0.0%	1,311
19658	Bristol West Insurance Company	27	\$15,232,484	0.4%	303
35955	California Casualty General Insurance Co Of OR	2	\$3,020,060	0.1%	113
15725	Cameron Mutual Insurance Company	5	\$12,599,145	0.3%	68
42498	Cameron National Insurance Company	2	\$8,000,089	0.2%	43
26905	Century-national Insurance Company	0	\$76	0.0%	0
10052	Chubb National Insurance Company	1	\$1,695,184	0.0%	101
10677	Cincinnati Insurance Company The	2	\$8,477,948	0.2%	40
31534	Citizens Insurance Company Of America	0	\$1,619	0.0%	0
40371	Columbia Mutual Insurance Company	2	\$10,060,660	0.3%	34
10204	Consumers Insurance USA Inc	0	\$1,667,942	0.0%	0

**Private Passenger Automobile Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2015-2017</b>	<b>Average Annual Premium 2015-2017</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
10783	Cornerstone National Insurance Company	9	\$8,015,683	0.2%	192
20982	Country Casualty Insurance Company	1	\$607,849	0.0%	281
20990	Country Mutual Insurance Company	5	\$5,262,309	0.1%	162
21008	Country Preferred Insurance Company	11	\$17,286,021	0.5%	109
18961	Crestbrook Insurance Company	1	\$2,311,384	0.1%	74
21164	Dairyland Insurance Company	3	\$1,764,484	0.0%	291
42587	Depositors Insurance Company	0	\$10,234	0.0%	0
42781	Direct General Insurance Company	6	\$1,136,901	0.0%	903
38067	Economy Preferred Insurance Company	0	\$150,024	0.0%	0
40649	Economy Premier Assurance Company	0	\$702,275	0.0%	0
21261	Electric Insurance Company	3	\$9,228,040	0.3%	56
21415	Employers Mutual Casualty Company	0	\$914,962	0.0%	0
15130	Encompass Indemnity Company	4	\$5,628,692	0.2%	122
10071	Encompass Insurance Company Of America	0	\$117,068	0.0%	0
28746	Equity Insurance Company	14	\$4,628,184	0.1%	517
37915	Essentia Insurance Company	0	\$3,407,640	0.1%	0
25712	Esurance Insurance Company	1	\$1,581,465	0.0%	108
30210	Esurance Property & Casualty Insurance Co	29	\$32,985,236	0.9%	150
26859	Farm Bureau Town & Country Ins Co Of MO	24	\$77,646,431	2.1%	53
19194	Farmers Alliance Mutual Insurance Company	0	\$1	0.0%	0
21628	Farmers Insurance Company Inc	73	\$182,208,214	5.0%	69
13897	Farmers Mutual Hail Insurance Company Of IA	0	\$61,490	0.0%	0
20281	Federal Insurance Company	0	\$551,179	0.0%	0
19852	Financial Indemnity Company	0	\$86,562	0.0%	0
21873	Firemans Fund Insurance Company	1	\$496,509	0.0%	344
10336	First Acceptance Insurance Company Inc	50	\$3,344,035	0.1%	2,557
13587	First Chicago Insurance Company	6	\$1,101,000	0.0%	932
29980	First Colonial Insurance Company	0	\$102,300	0.0%	0
33588	First Liberty Insurance Corp The	0	\$665,144	0.0%	0
11185	Foremost Insurance Company Grand Rapids MI	3	\$5,404,933	0.1%	95
11800	Foremost Property & Casualty Insurance Co	0	\$177,388	0.0%	0
21253	Garrison Property & Casualty Insurance Co	3	\$14,684,131	0.4%	35
41491	GEICO Casualty Company	120	\$167,301,884	4.6%	123
35882	GEICO General Ins Co	18	\$30,698,290	0.8%	100
22055	GEICO Indemnity Company	10	\$13,081,952	0.4%	131
22063	Government Employees Insurance Co	7	\$12,371,214	0.3%	97
20303	Great Northern Insurance Company	0	\$1,177,522	0.0%	0
14117	Grinnell Mutual Reinsurance Company	2	\$3,627,432	0.1%	94
16144	Grinnell Select Insurance Company	3	\$12,754,516	0.4%	40
42331	Guideone America Insurance Company	0	\$829,046	0.0%	0

**Private Passenger Automobile Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2015-2017</b>	<b>Average Annual Premium 2015-2017</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
42803	Guideone Elite Insurance Company	2	\$1,668,784	0.0%	205
15032	Guideone Mutual Insurance Company	0	\$1,464,474	0.0%	0
22292	Hanover Insurance Company The	0	\$1,524	0.0%	0
22357	Hartford Accident & Indemnity Co	0	\$112,642	0.0%	0
29424	Hartford Casualty Insurance Co	1	\$331,426	0.0%	516
19682	Hartford Fire Insurance Company	0	\$93,005	0.0%	0
37478	Hartford Insurance Company Of Midwest The	0	\$393,235	0.0%	0
30104	Hartford Underwriters Insurance Company	4	\$5,430,074	0.2%	126
31550	Haulers Insurance Company Inc	2	\$3,390,105	0.1%	101
22578	Horace Mann Insurance Company	5	\$2,200,215	0.1%	389
22756	Horace Mann Property & Casualty Ins Co	1	\$1,151,321	0.0%	149
29068	IDS Property Casualty Insurance Company	13	\$4,742,620	0.1%	469
22268	Infinity Insurance Company	0	\$157,349	0.0%	0
10922	Insuremax Insurance Company	1	\$2,153	0.0%	9,999
29742	Integon National Insurance Company	0	\$2,316	0.0%	0
23647	Ironshore Indemnity Inc	0	\$424,203	0.0%	0
10914	Kemper Independence Insurance Company	1	\$162,923	0.0%	1,050
42404	Liberty Insurance Corporation	0	\$41,981	0.0%	0
23035	Liberty Mutual Fire Insurance Company	9	\$11,284,294	0.3%	136
36447	LM General Insurance Company	52	\$46,317,675	1.3%	192
33600	LM Insurance Corporation	2	\$2,145,160	0.1%	159
10051	Lyndon Southern Insurance Company	0	\$338,470	0.0%	0
14443	Madison Mutual Insurance Company	0	\$2,241,614	0.1%	0
28932	Markel American Insurance Company	1	\$174,189	0.0%	982
22306	Massachusetts Bay Insurance Company	1	\$-0	- 0.0%	9,999
31968	Merastar Insurance Company	0	\$63,989	0.0%	0
23353	Meridian Security Insurance Company	3	\$6,900,249	0.2%	74
40169	Metropolitan Casualty Insurance Company	0	\$118,471	0.0%	0
25321	Metropolitan Direct Property & Casualty Insuranc	0	\$318,302	0.0%	0
39950	Metropolitan General Insurance Company	0	\$68,752	0.0%	0
34339	Metropolitan Group Property & Casualty Ins Co	8	\$7,358,729	0.2%	186
26298	Metropolitan Property & Casualty Insurance Co	4	\$3,476,790	0.1%	197
38660	MIC General Insurance Corporation	0	\$134,327	0.0%	0
21687	Mid Century Insurance Company	2	\$7,025	0.0%	9,999
23574	Midwest Family Mutual Insurance Company	0	\$521	0.0%	0
23515	Midwestern Indemnity Company The	1	\$-124	- 0.0%	9,999
42447	National General Assurance Company	0	\$156,267	0.0%	0
23728	National General Insurance Company	11	\$3,002,813	0.1%	626
11044	National General Insurance Online Inc	7	\$1,516,125	0.0%	790
32620	National Interstate Insurance Company	0	\$104,901	0.0%	0

**Private Passenger Automobile Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2015-2017</b>	<b>Average Annual Premium 2015-2017</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
21881	National Surety Corporation	0	\$287,117	0.0%	0
26093	Nationwide Affinity Insurance Co Of America	4	\$3,323,474	0.1%	206
28223	Nationwide Agribusiness Insurance Company	0	\$7,496	0.0%	0
25453	Nationwide Insurance Company Of America	18	\$22,422,370	0.6%	137
23787	Nationwide Mutual Insurance Company	1	\$52,555	0.0%	3,254
12345	New Horizons Insurance Company Of Missouri	0	\$2,236	0.0%	0
12130	New South Insurance Company	0	\$115,224	0.0%	0
34940	Omni Indemnity Company	9	\$1,191,945	0.0%	1,291
32700	Owners Insurance Company	7	\$15,553,366	0.4%	77
20346	Pacific Indemnity Company	0	\$315,235	0.0%	0
37850	Pacific Specialty Insurance Company	0	\$5,010	0.0%	0
37648	Permanent General Assurance Corporation	21	\$8,488,381	0.2%	423
13714	Pharmacists Mutual Insurance Company	1	\$380,515	0.0%	449
18058	Philadelphia Indemnity Insurance Company	0	\$972,829	0.0%	0
12873	Privilege Underwriters Reciprocal Exchange	0	\$2,516,494	0.1%	0
11851	Progressive Advanced Insurance Company	89	\$128,109,246	3.5%	119
24260	Progressive Casualty Insurance Company	66	\$136,772,181	3.8%	83
16322	Progressive Direct Insurance Company	16	\$11,794,580	0.3%	232
24279	Progressive Max Insurance Company	6	\$11,562,543	0.3%	89
42919	Progressive Northwestern Insurance Company	21	\$15,483,736	0.4%	232
37834	Progressive Preferred Insurance Company	9	\$14,700,539	0.4%	105
34690	Property & Casualty Insurance Co of Hartford	4	\$4,881,011	0.1%	140
43044	Response Insurance Company	0	\$364,422	0.0%	0
36684	Riverport Insurance Company	0	\$187,902	0.0%	0
13056	RLI Insurance Company	0	\$104,259	0.0%	0
25405	Safe Auto Insurance Company	23	\$9,501,554	0.3%	414
24740	Safeco Insurance Company Of America	4	\$10,318	0.0%	9,999
39012	Safeco Insurance Company Of Illinois	94	\$175,722,345	4.9%	91
40460	Sagamore Insurance Company	1	\$167,512	0.0%	1,021
22543	Secura Insurance A Mutual Company	2	\$30,198	0.0%	9,999
10239	Secura Supreme Insurance Company	0	\$2,026,598	0.1%	0
11000	Sentinel Insurance Company Ltd	1	\$783,801	0.0%	218
21180	Sentry Select Insurance Company	0	\$8,807	0.0%	0
23361	Shelter General Insurance Company	0	\$488,598	0.0%	0
23388	Shelter Mutual Insurance Company	57	\$187,216,289	5.2%	52
19070	Standard Fire Insurance Company	17	\$56,954,980	1.6%	51
42986	Standard Guaranty Insurance Company	0	\$69,885	0.0%	0
25127	State Auto Property & Casualty Insurance Co	1	\$883,196	0.0%	194
25135	State Automobile Mutual Insurance Company	1	\$2,255,246	0.1%	76
25143	State Farm Fire & Casualty Company	56	\$68,180,532	1.9%	140

**Private Passenger Automobile Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2015-2017</b>	<b>Average Annual Premium 2015-2017</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
25178	State Farm Mutual Automobile Insurance Co	257	\$810,443,097	22.4%	54
12831	State National Insurance Company Inc	0	\$8,669,734	0.2%	0
25180	Stillwater Insurance Company	0	\$407,211	0.0%	0
22683	Teachers Insurance Company	2	\$1,623,083	0.0%	211
13242	Titan Indemnity Company	0	\$238	0.0%	0
42749	Traders Insurance Company	82	\$19,773,666	0.5%	709
27998	Travelers Home & Marine Insurance Company	10	\$13,966,966	0.4%	122
36161	Travelers Property Casualty Insurance Company	0	\$831,269	0.0%	0
12188	Trexis Insurance Corporation	29	\$7,689,493	0.2%	645
11004	Trexis One Insurance Corporation	18	\$5,327,009	0.1%	578
41211	Triton Insurance Company	0	\$8,255	0.0%	0
41106	Triumphe Casualty Company	0	\$30,310	0.0%	0
27120	Trumbull Insurance Company	4	\$8,400,349	0.2%	81
29459	Twin City Fire Insurance Company	17	\$23,866,063	0.7%	122
13021	United Fire & Casualty Company	1	\$1,303,721	0.0%	131
17647	United Home Insurance Company	4	\$6,294,897	0.2%	109
25941	United Services Automobile Association	30	\$48,212,109	1.3%	106
10915	Unitrin Direct Property & Casualty Company	0	\$213,324	0.0%	0
25909	Unitrin Preferred Insurance Company	1	\$610,959	0.0%	280
25968	USAA Casualty Insurance Company	21	\$36,439,052	1.0%	99
18600	USAA General Indemnity Company	24	\$35,411,921	1.0%	116
10644	Victoria Automobile Insurance Company	7	\$4,714,520	0.1%	254
42889	Victoria Fire & Casualty Company	0	\$576	0.0%	0
20397	Vigilant Insurance Company	0	\$437,050	0.0%	0
13137	Viking Insurance Company Of Wisconsin	8	\$10,578,930	0.3%	129
27502	Western General Insurance Company Inc	0	\$829	0.0%	0
26220	Yosemite Insurance Company	0	\$92,732	0.0%	0
27090	Young America Insurance Company	42	\$4,987,513	0.1%	1,440
<b>Total</b>		<b>2,116</b>	<b>\$3,618,596,245</b>	<b>100.0%</b>	<b>.</b>

Homeowners

Complaint Indices

# Homeowners Insurance Complaint Indices

## Alpha by Company

Code	Name	Complaints 2015-2017	Average Annual Premium 2015-2017	Average Market Share	Complaint Index
14184	Acuity A Mutual Insurance Company	0	\$6,872,045	0.3%	0
33898	Aegis Security Insurance Company	0	\$270,444	0.0%	0
10014	Affiliated FM Insurance Company	0	\$40,535	0.0%	0
42757	Agri General Insurance Company	0	\$9,721,114	0.4%	0
19402	AIG Property Casualty Company	0	\$4,063,475	0.2%	0
35300	Allianz Global Risks US Insurance Company	0	\$1,636,509	0.1%	0
42579	Allied Property & Casualty Insurance Company	0	\$2,208,114	0.1%	0
19240	Allstate Indemnity Company	18	\$13,800,921	0.6%	315
19232	Allstate Insurance Company	13	\$11,336,726	0.5%	277
17230	Allstate Property & Casualty Insurance Company	13	\$17,733,981	0.8%	177
37907	Allstate Vehicle & Property Insurance Company	16	\$25,673,934	1.1%	150
38156	Alpha Property & Casualty Insurance Co	0	\$7,039	0.0%	0
19100	AMCO Insurance Company	7	\$12,526,200	0.5%	135
10103	American Agricultural Insurance Co	0	\$8,869	0.0%	0
21849	American Automobile Insurance Company	0	\$717,016	0.0%	0
10111	American Bankers Insurance Company Of FL	6	\$6,093,097	0.3%	238
19690	American Economy Insurance Company	0	\$1,291,083	0.1%	0
23450	American Family Home Insurance Company	0	\$1,261,294	0.1%	0
10386	American Family Insurance Company	6	\$13,473,060	0.6%	107
19275	American Family Mutual Insurance Company .	152	\$302,107,049	13.2%	121
19380	American Home Assurance Company	0	\$6,225,544	0.3%	0
21857	American Insurance Company The	1	\$1,046,319	0.0%	231
23469	American Modern Home Insurance Co	0	\$3,131,188	0.1%	0
42722	American Modern Property & Casualty Ins Co	0	\$2,122,036	0.1%	0
38652	American Modern Select Insurance Company	4	\$11,716,179	0.5%	82
39942	American National General Insurance Company	0	\$132,972	0.0%	0
28401	American National Property & Casualty Co	10	\$14,826,990	0.6%	163
19615	American Reliable Insurance Company	1	\$774,853	0.0%	311
42978	American Security Insurance Company	0	\$515,886	0.0%	0
19704	American States Insurance Company	0	\$752,071	0.0%	0
10872	American Strategic Insurance Corp	2	\$5,625,771	0.2%	86
19488	Amerisure Insurance Company	0	\$8,729	0.0%	0
23396	Amerisure Mutual Insurance Company	0	\$7,806	0.0%	0
11050	Amerisure Partners Insurance Company	0	\$9,195	0.0%	0
19976	AMICA Mutual Insurance Company	2	\$5,542,905	0.2%	87
15954	Amtrust Insurance Company Of Kansas Inc	0	\$76	0.0%	0
11853	Anchor Specialty Insurance Company	0	\$62,601	0.0%	0
11150	Arch Insurance Company	0	\$120,451	0.0%	0
19801	Argonaut Insurance Company	0	\$6,399	0.0%	0
41459	Armed Forces Insurance Exchange	0	\$1,580,709	0.1%	0

# Homeowners Insurance Complaint Indices

## Alpha by Company

Code	Name	Complaints 2015-2017	Average Annual Premium 2015-2017	Average Market Share	Complaint Index
43460	Aspen American Insurance Company	0	\$2,713	0.0%	0
21865	Associated Indemnity Corporation	0	\$23,630	0.0%	0
13412	Austin Mutual Insurance Company	0	\$1,896	0.0%	0
27235	Auto Club Family Insurance Company	54	\$75,732,348	3.3%	172
18988	Auto Owners Insurance Company	6	\$28,689,841	1.2%	50
19062	Automobile Ins Co Of Hartford CT	1	\$2,465,476	0.1%	98
33022	AXA Insurance Company	0	\$1,106,657	0.0%	0
18279	Bankers Standard Insurance Company	2	\$11,610,302	0.5%	42
35955	California Casualty General Insurance Co Of OR	2	\$1,559,810	0.1%	309
15725	Cameron Mutual Insurance Company	6	\$13,595,905	0.6%	106
26905	Century-national Insurance Company	0	\$163,756	0.0%	0
25615	Charter Oak Fire Insurance Co The	0	\$310,137	0.0%	0
10052	Chubb National Insurance Company	0	\$4,112,404	0.2%	0
10677	Cincinnati Insurance Company The	3	\$11,870,060	0.5%	61
31534	Citizens Insurance Company Of America	0	\$2,782	0.0%	0
10315	Civic Property & Casualty Co	0	\$324	0.0%	0
40371	Columbia Mutual Insurance Company	0	\$2,154,333	0.1%	0
19640	Columbia National Insurance Company	0	\$1,260,940	0.1%	0
20990	Country Mutual Insurance Company	7	\$20,413,564	0.9%	83
18961	Crestbrook Insurance Company	0	\$2,448,715	0.1%	0
42587	Depositors Insurance Company	0	\$203,727	0.0%	0
42048	Diamond State Insurance Company	0	\$67,367	0.0%	0
33499	Dorinco Reinsurance Company	0	\$204,330	0.0%	0
38067	Economy Preferred Insurance Company	0	\$10,359	0.0%	0
40649	Economy Premier Assurance Company	0	\$2,212,810	0.1%	0
21261	Electric Insurance Company	0	\$9,774,102	0.4%	0
21407	Emcasco Insurance Company	0	\$344,407	0.0%	0
21415	Employers Mutual Casualty Company	2	\$602,840	0.0%	800
15130	Encompass Indemnity Company	2	\$5,984,474	0.3%	81
10071	Encompass Insurance Company Of America	0	\$165,768	0.0%	0
25712	Esurance Insurance Company	5	\$2,818,329	0.1%	428
30210	Esurance Property & Casualty Insurance Co	3	\$717,568	0.0%	1,009
26859	Farm Bureau Town & Country Ins Co Of MO	45	\$116,207,825	5.1%	93
21652	Farmers Insurance Exchange	33	\$107,303,513	4.7%	74
10178	FCCI Insurance Company	0	\$599,358	0.0%	0
20281	Federal Insurance Company	0	\$1,488,830	0.1%	0
13935	Federated Mutual Insurance Company	0	\$1,416,178	0.1%	0
11118	Federated Rural Electric Insurance Exchange	0	\$548,331	0.0%	0
28304	Federated Service Insurance Company	0	\$497,908	0.0%	0
21660	Fire Insurance Exchange	16	\$16,673,214	0.7%	232



# Homeowners Insurance Complaint Indices

## Alpha by Company

Code	Name	Complaints 2015-2017	Average Annual Premium 2015-2017	Average Market Share	Complaint Index
21873	Firemans Fund Insurance Company	0	\$462,375	0.0%	0
10336	First Acceptance Insurance Company Inc	0	\$19,196	0.0%	0
37710	First American Property & Casualty Ins Co	0	\$152,015	0.0%	0
24724	First National Insurance Company Of America	0	\$74,681	0.0%	0
11185	Foremost Insurance Company Grand Rapids MI	12	\$26,038,208	1.1%	111
11800	Foremost Property & Casualty Insurance Co	0	\$2,157,216	0.1%	0
21253	Garrison Property & Casualty Insurance Co	2	\$6,223,795	0.3%	78
24732	General Insurance Company Of America	0	\$37,411	0.0%	0
23809	Granite State Insurance Company	0	\$1,199,493	0.1%	0
26832	Great American Alliance Insurance Company	0	\$92,206	0.0%	0
26344	Great American Assurance Company	1	\$25,342	0.0%	9,521
16691	Great American Insurance Company	0	\$172,837	0.0%	0
22136	Great American Insurance Company Of NY	0	\$116,403	0.0%	0
25224	Great Divide Insurance Company	0	\$51	0.0%	0
20303	Great Northern Insurance Company	2	\$7,306,427	0.3%	66
14117	Grinnell Mutual Reinsurance Company	0	\$154,583	0.0%	0
15032	Guideone Mutual Insurance Company	0	\$957,078	0.0%	0
14559	Guideone Specialty Mutual Insurance Company	1	\$934,825	0.0%	258
22292	Hanover Insurance Company The	0	\$4,527	0.0%	0
26433	Harco National Insurance Company	0	\$249,710	0.0%	0
22357	Hartford Accident & Indemnity Co	0	\$57,593	0.0%	0
29424	Hartford Casualty Insurance Co	0	\$422,043	0.0%	0
19682	Hartford Fire Insurance Company	0	\$256,802	0.0%	0
37478	Hartford Insurance Company Of Midwest The	0	\$2,869,807	0.1%	0
30104	Hartford Underwriters Insurance Company	5	\$4,778,144	0.2%	252
31550	Haulers Insurance Company Inc	0	\$373,425	0.0%	0
41343	Hdi Global Insurance Company	0	\$423,747	0.0%	0
20419	Homesite Indemnity Company	7	\$9,484,178	0.4%	178
13927	Homesite Insurance Company Of The Midwest	0	\$3,509,652	0.2%	0
22578	Horace Mann Insurance Company	0	\$560,138	0.0%	0
29068	IDS Property Casualty Insurance Company	20	\$8,496,275	0.4%	568
23817	Illinois National Insurance Company	0	\$2,518	0.0%	0
43575	Indemnity Insurance Co Of North America	0	\$4,157,894	0.2%	0
29831	Independent Mutual Fire Insurance Company	0	\$35,837	0.0%	0
19429	Insurance Company Of The State Of PA	0	\$2,670,657	0.1%	0
10914	Kemper Independence Insurance Company	0	\$353,483	0.0%	0
42404	Liberty Insurance Corporation	20	\$37,761,168	1.6%	128
23035	Liberty Mutual Fire Insurance Company	9	\$12,918,238	0.6%	168
14400	Lititz Mutual Insurance Company	1	\$10,512,158	0.5%	23
33600	LM Insurance Corporation	19	\$9,245,230	0.4%	496

# Homeowners Insurance Complaint Indices

## Alpha by Company

Code	Name	Complaints 2015-2017	Average Annual Premium 2015-2017	Average Market Share	Complaint Index
10051	Lyndon Southern Insurance Company	0	\$9,031	0.0%	0
14443	Madison Mutual Insurance Company	3	\$2,110,006	0.1%	343
28932	Markel American Insurance Company	1	\$122,734	0.0%	1,966
38970	Markel Insurance Company	0	\$205,832	0.0%	0
22306	Massachusetts Bay Insurance Company	1	\$11,874	0.0%	9,999
31968	Merastar Insurance Company	0	\$27,304	0.0%	0
34339	Metropolitan Group Property & Casualty Ins Co	0	\$2,582,462	0.1%	0
26298	Metropolitan Property & Casualty Insurance Co	1	\$5,777,024	0.3%	42
21687	Mid Century Insurance Company	6	\$19,130,786	0.8%	76
23574	Midwest Family Mutual Insurance Company	0	\$549	0.0%	0
22551	Mitsui Sumitomo Insurance USA Inc	0	\$3,693	0.0%	0
11878	Mutualaid Exchange	4	\$3,670,165	0.2%	263
23663	National American Insurance Company	0	\$1,184	0.0%	0
11991	National Casualty Company	0	\$6,696	0.0%	0
15474	National Lloyds Insurance Company	2	\$938,624	0.0%	514
21881	National Surety Corporation	0	\$2,298,970	0.1%	0
20141	National Trust Insurance Company	0	\$360,239	0.0%	0
19445	National Union Fire Insurance Co Of Pittsburgh	0	\$52,583	0.0%	0
26093	Nationwide Affinity Insurance Co Of America	20	\$58,457,148	2.5%	83
28223	Nationwide Agribusiness Insurance Company	1	\$19,691,446	0.9%	12
25453	Nationwide Insurance Company Of America	10	\$11,684,396	0.5%	207
23787	Nationwide Mutual Insurance Company	0	\$2,216,890	0.1%	0
23841	New Hampshire Insurance Company	2	\$44,740	0.0%	9,999
12345	New Horizons Insurance Company Of Missouri	2	\$4,972,135	0.2%	97
23965	Norfolk & Dedham Mutual Fire Insurance Co	0	\$17,289	0.0%	0
24015	Northland Insurance Company	0	\$19,552	0.0%	0
34630	Oak River Insurance Company	1	\$204,417	0.0%	1,180
23248	Occidental Fire & Casualty Company Of NC	0	\$3,154	0.0%	0
36625	Old Reliable Casualty Company	16	\$2,111,812	0.1%	1,828
32700	Owners Insurance Company	3	\$-59,485	- 0.0%	9,999
20346	Pacific Indemnity Company	0	\$1,942,782	0.1%	0
14982	Penn Millers Insurance Company	0	\$804,608	0.0%	0
14990	Pennsylvania National Mutual Casualty Ins Co	0	\$548	0.0%	0
13714	Pharmacists Mutual Insurance Company	1	\$473,047	0.0%	510
25623	Phoenix Insurance Company The	0	\$76,294	0.0%	0
37257	Praetorian Insurance Company	0	\$1,036,661	0.0%	0
12873	Privilege Underwriters Reciprocal Exchange	1	\$5,046,272	0.2%	48
24260	Progressive Casualty Insurance Company	6	\$6,416,329	0.3%	226
34690	Property & Casualty Insurance Co of Hartford	1	\$8,615,945	0.4%	28
39217	QBE Insurance Corporation	1	\$1,850,170	0.1%	130

# Homeowners Insurance Complaint Indices

## Alpha by Company

Code	Name	Complaints 2015-2017	Average Annual Premium 2015-2017	Average Market Share	Complaint Index
13056	RLI Insurance Company	1	\$6,143	0.0%	9,999
22314	RSUI Indemnity Company	0	\$3,040,502	0.1%	0
24740	Safeco Insurance Company Of America	24	\$127,083,326	5.5%	46
16551	Savers Property & Casualty Insurance Company	0	\$4,998	0.0%	0
15580	Scottsdale Indemnity Company	0	\$22,815	0.0%	0
22543	Secura Insurance A Mutual Company	0	\$202,116	0.0%	0
10239	Secura Supreme Insurance Company	0	\$1,725,907	0.1%	0
12572	Selective Insurance Company Of America	0	\$3,456,785	0.2%	0
19259	Selective Insurance Company Of South Carolina	0	\$3,022,216	0.1%	0
39926	Selective Insurance Company Of The Southeast	1	\$1,101,766	0.0%	219
11000	Sentinel Insurance Company Ltd	2	\$1,450,057	0.1%	333
23361	Shelter General Insurance Company	0	\$254,649	0.0%	0
23388	Shelter Mutual Insurance Company	32	\$157,539,211	6.9%	49
11126	Sompo America Insurance Company	0	\$827,666	0.0%	0
19216	Southern Insurance Company	0	\$9,118	0.0%	0
16047	Southern Pioneer Property & Casualty Ins Co	0	\$86,987	0.0%	0
24376	Spinnaker Insurance Company	0	\$194,020	0.0%	0
19070	Standard Fire Insurance Company	3	\$11,156,284	0.5%	65
42986	Standard Guaranty Insurance Company	2	\$12,789,058	0.6%	38
40045	Starnet Insurance Company	0	\$9,646	0.0%	0
25127	State Auto Property & Casualty Insurance Co	5	\$5,997,029	0.3%	201
25135	State Automobile Mutual Insurance Company	0	\$3,956,589	0.2%	0
25143	State Farm Fire & Casualty Company	184	\$537,979,413	23.4%	83
25180	Stillwater Insurance Company	1	\$3,141,130	0.1%	77
12866	T H E Insurance Company	0	\$1,254	0.0%	0
22683	Teachers Insurance Company	3	\$2,977,748	0.1%	243
42749	Traders Insurance Company	0	\$22,370	0.0%	0
27998	Travelers Home & Marine Insurance Company	34	\$52,164,490	2.3%	157
25658	Travelers Indemnity Company	1	\$296,823	0.0%	813
25666	Travelers Indemnity Company Of America	1	\$1,408,599	0.1%	171
25682	Travelers Indemnity Company Of Connecticut	0	\$122,656	0.0%	0
25674	Travelers Prop Casualty Co of America	0	\$33,574	0.0%	0
36161	Travelers Property Casualty Insurance Company	0	\$1,989,355	0.1%	0
27120	Trumbull Insurance Company	10	\$8,213,303	0.4%	294
29459	Twin City Fire Insurance Company	2	\$2,186,685	0.1%	221
21423	Union Insurance Company Of Providence	2	\$594,200	0.0%	812
13021	United Fire & Casualty Company	1	\$1,802,684	0.1%	134
17647	United Home Insurance Company	6	\$7,689,816	0.3%	188
25941	United Services Automobile Association	7	\$41,917,646	1.8%	40
10915	Unitrin Direct Property & Casualty Company	1	\$75,260	0.0%	3,206

# Homeowners Insurance Complaint Indices

## Alpha by Company

Code	Name	Complaints 2015-2017	Average Annual Premium 2015-2017	Average Market Share	Complaint Index
25909	Unitrin Preferred Insurance Company	1	\$798,318	0.0%	302
25968	USAA Casualty Insurance Company	3	\$23,697,566	1.0%	31
18600	USAA General Indemnity Company	5	\$18,888,390	0.8%	64
20397	Vigilant Insurance Company	0	\$1,835,463	0.1%	0
15350	West Bend Mutual Insurance Company	0	\$5,599,823	0.2%	0
24112	Westfield Insurance Company	0	\$461,460	0.0%	0
39845	Westport Insurance Corporation	0	\$675,873	0.0%	0
<b>Total</b>		<b>952</b>	<b>\$2,297,132,076</b>	<b>100.0%</b>	<b>.</b>

A&H Insurance

Complaint Indices

## Accident and Health Insurance Complaint Indices

### Alpha by Company

Code	Name	Complaints 2015-2017	Average Annual Premium 2015-2017	Average Market Share	Complaint Index
20796	21st Century Premier Insurance Company	0	\$4,561	0.0%	0
80985	4 Ever Life Insurance Company	1	\$3,101,538	0.0%	62
77879	5 Star Life Insurance Company	0	\$395	0.0%	0
71854	AAA Life Insurance Company	0	\$1,470,647	0.0%	0
71471	Ability Insurance Company	2	\$2,694,366	0.0%	143
22667	Ace American Insurance Company	1	\$6,399,128	0.1%	30
12278	Advantica Insurance Company	0	\$1,927,977	0.0%	0
33898	Aegis Security Insurance Company	0	\$6,304	0.0%	0
78700	Aetna Health & Life Insurance Company	0	\$43,052	0.0%	0
72052	Aetna Health Insurance Company	4	\$15,159	0.0%	9,999
60054	Aetna Life Insurance Company	47	\$258,220,576	3.5%	35
82406	All Savers Insurance Company	354	\$111,609,979	1.5%	610
90611	Allianz Life Insurance Co Of North America	7	\$4,903,801	0.1%	275
64190	Allianz Life Insurance Company Of New York	0	\$5,710	0.0%	0
60186	Allstate Life Insurance Company	1	\$463,732	0.0%	415
70874	Allstate Life Insurance Company Of New York	0	\$1,200	0.0%	0
60216	Amalgamated Life Insurance Company	0	\$188,849	0.0%	0
19720	American Alternative Insurance Corporation	1	\$2,437,345	0.0%	79
10111	American Bankers Insurance Company Of FL	0	\$3,696	0.0%	0
60275	American Bankers Life Assurance Of Florida	0	\$463,831	0.0%	0
12321	American Continental Insurance Company	2	\$7,569,187	0.1%	51
60380	American Family Life Assurance Co of Col.	18	\$97,068,570	1.3%	36
19275	American Family Mutual Insurance Company	0	\$6,832,061	0.1%	0
98736	American Federated Life Insurance Company	0	\$880,979	0.0%	0
60410	American Fidelity Assurance Company	2	\$14,734,352	0.2%	26
69337	American Financial Security Life Insurance Co	1	\$158,484	0.0%	1,214
60488	American General Life Insurance Co	6	\$4,502,580	0.1%	256
60518	American Health & Life Insurance Company	0	\$1,715,611	0.0%	0
60534	American Heritage Life Insurance Company	6	\$18,101,352	0.2%	64
19380	American Home Assurance Company	0	\$5,074	0.0%	0
60542	American Home Life Insurance Company	0	\$442	0.0%	0
60577	American Income Life Insurance Co	0	\$1,522,308	0.0%	0
65811	American Modern Life Insurance Company	0	\$921,662	0.0%	0
60739	American National Insurance Company	1	\$2,244,201	0.0%	86
71773	American National Life Ins Co Of TX	0	\$1,355,735	0.0%	0
80624	American Progressive Life & Health Ins Co	0	\$7,746	0.0%	0
60801	American Public Life Insurance Company	0	\$526,059	0.0%	0
67679	American Republic Corp Insurance Company	0	\$5,477,048	0.1%	0
60836	American Republic Insurance Company	5	\$13,535,651	0.2%	71

**Accident and Health Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2015-2017</b>	<b>Average Annual Premium 2015-2017</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
88366	American Retirement Life Insurance Company	0	\$1,885,462	0.0%	0
42978	American Security Insurance Company	0	\$5,975	0.0%	0
17965	American Sentinel Insurance Company	0	\$4,314	0.0%	0
19704	American States Insurance Company	0	\$11,481	0.0%	0
60895	American United Life Insurance Company	0	\$866,371	0.0%	0
61999	Americo Financial Life & Annuity Insurance Co	0	\$62,851	0.0%	0
61301	Ameritas Life Insurance Corp	5	\$11,569,631	0.2%	83
27928	Amex Assurance Company	0	\$552,450	0.0%	0
28207	Anthem Insurance Companies Inc	0	\$23,152,574	0.3%	0
61069	Anthem Life Insurance Company	0	\$2,387,587	0.0%	0
11150	Arch Insurance Company	0	\$237,250	0.0%	0
11558	AssuranceAmerica Insurance Company	0	\$78,305	0.0%	0
56499	Assured Life Association	0	\$52,488	0.0%	0
71439	Assurity Life Insurance Company	0	\$2,131,307	0.0%	0
61492	Athene Annuity & Life Assurance Company	0	\$335,124	0.0%	0
61689	Athene Annuity & Life Company	0	\$12,914	0.0%	0
61093	Atlanta Life Insurance Company	0	\$1,096	0.0%	0
27154	Atlantic Specialty Insurance Company	2	\$406,125	0.0%	948
84522	Auto Club Life Insurance Company	0	\$41,156	0.0%	0
61190	Auto Owners Life Insurance Company	1	\$393,519	0.0%	489
62944	AXA Equitable Life Insurance Company	0	\$347,155	0.0%	0
37273	Axis Insurance Company	2	\$1,452,859	0.0%	265
61212	Baltimore Life Insurance Company The	0	\$2,402	0.0%	0
71919	Bankers Fidelity Assurance Company	0	\$2,124	0.0%	0
61239	Bankers Fidelity Life Insurance Company	3	\$2,026,280	0.0%	285
61263	Bankers Life & Casualty Company	37	\$26,376,691	0.4%	270
94250	Banner Life Insurance Company	0	\$4,489	0.0%	0
38245	BCS Insurance Company	0	\$3,093,080	0.0%	0
37540	Beazley Insurance Company Inc	0	\$11,648	0.0%	0
64890	Berkley Life & Health Insurance Company	0	\$13,072,703	0.2%	0
22276	Berkshire Hathaway Specialty Insurance Co	0	\$39,934	0.0%	0
71714	Berkshire Life Insurance Company Of America	0	\$5,830,243	0.1%	0
90638	Best Life & Health Insurance Company	4	\$924,211	0.0%	833
47171	Blue Cross & Blue Shield Of Kansas City	274	\$567,395,456	7.6%	93
61476	Boston Mutual Life Insurance Company	1	\$742,563	0.0%	259
87726	Brighthouse Life Insurance Company	2	\$1,605,428	0.0%	240
80659	Canada Life Assurance Company	0	\$52,009	0.0%	0
61573	Capital Reserve Life Insurance Company	0	\$14	0.0%	0
10472	Capitol Indemnity Corporation	0	\$1,371	0.0%	0
56030	Catholic Financial Life	0	\$840	0.0%	0

**Accident and Health Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2015-2017</b>	<b>Average Annual Premium 2015-2017</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
57487	Catholic Order Of Foresters	0	\$18,959	0.0%	0
19518	Catlin Insurance Company Inc	0	\$809,539	0.0%	0
80799	Celtic Insurance Company	4	\$83,710	0.0%	9,196
61727	Central Reserve Life Insurance Company	0	\$99,807	0.0%	0
61735	Central Security Life Insurance Co	0	\$1,745	0.0%	0
61751	Central States Health & Life Co Of Omaha	1	\$1,728,841	0.0%	111
34274	Central States Indemnity Company Of Omaha	0	\$433,599	0.0%	0
80896	Centre Life Insurance Company	0	\$124,602	0.0%	0
62383	Centurion Life Insurance Company	0	\$20,219	0.0%	0
61832	Chesapeake Life Insurance Company The	4	\$4,506,608	0.1%	171
61859	Christian Fidelity Life Insurance Co	0	\$6,443,155	0.1%	0
71463	CICA Life Insurance Company Of America	0	\$200	0.0%	0
67369	CIGNA Health & Life Insurance Company	164	\$289,356,919	3.9%	109
64548	CIGNA Life Insurance Company of NY	0	\$149,014	0.0%	0
76236	Cincinnati Life Insurance Company The	0	\$71,233	0.0%	0
61921	Citizens Security Life Ins Co	0	\$3,275,900	0.0%	0
62626	CMFG Life Insurance Company	3	\$5,513,079	0.1%	105
62049	Colonial Life & Accident Insurance Company	6	\$12,974,828	0.2%	89
62065	Colonial Penn Life Insurance Company	6	\$10,607,873	0.1%	109
84786	Colorado Bankers Life Ins Co	0	\$3,211	0.0%	0
62103	Columbian Mutual Life Insurance Co	0	\$210	0.0%	0
99937	Columbus Life Insurance Company	0	\$117	0.0%	0
62146	Combined Insurance Co Of America	1	\$21,911,298	0.3%	9
81426	Commercial Travelers Mutual Insurance Co	0	\$41,638	0.0%	0
84824	Commonwealth Annuity & Life Insurance Co	0	\$6,828	0.0%	0
77828	Companion Life Insurance Company	31	\$26,606,415	0.4%	224
60984	Compbenefits Insurance Company	1	\$765,685	0.0%	251
62308	Connecticut General Life Ins Co	5	\$1,884,076	0.0%	511
62359	Constitution Life Insurance Company	12	\$2,397,293	0.0%	963
71730	Continental American Insurance Company	6	\$11,095,321	0.1%	104
20443	Continental Casualty Company	23	\$7,308,722	0.1%	606
71404	Continental General Insurance Company	3	\$3,511,762	0.0%	164
68500	Continental Life Ins Co Of Brentwood TN	3	\$7,671,379	0.1%	75
62553	Country Life Insurance Company	0	\$1,013,523	0.0%	0
81973	Coventry Health & Life Insurance Company	654	\$643,857,489	8.6%	195
60040	Cox Health Systems Insurance Company	30	\$133,016,073	1.8%	43
56634	Croatian Fraternal Union Of America	0	\$492	0.0%	0
56138	CSA Fraternal Life	0	\$5,133	0.0%	0
71129	Dearborn National Life Insurance Company	2	\$2,642,855	0.0%	146
62634	Delaware American Life Insurance Company	0	\$7,954	0.0%	0



**Accident and Health Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2015-2017</b>	<b>Average Annual Premium 2015-2017</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
73474	Dentegra Insurance Company	2	\$3,907,446	0.1%	99
67636	DSM USA Insurance Company Inc	1	\$147,336	0.0%	1,306
62928	EMC National Life Company	0	\$69,628	0.0%	0
12747	Envision Insurance Company	0	\$650,864	0.0%	0
64149	Epic Life Insurance Company The	0	\$92,688	0.0%	0
62952	Equitable Life & Casualty Insurance Company	7	\$13,174,503	0.2%	102
26921	Everest Reinsurance Company	4	\$2,378,302	0.0%	324
70742	Family Benefit Life Insurance Company	0	\$2,123	0.0%	0
77968	Family Heritage Life Insurance Co Of America	0	\$6,803,418	0.1%	0
63053	Family Life Insurance Company	0	\$345,987	0.0%	0
63118	Farm Bureau Life Ins Co of MO	0	\$283,154	0.0%	0
13897	Farmers Mutual Hail Insurance Company Of IA	0	\$360	0.0%	0
63177	Farmers New World Life Insurance Company	0	\$563,597	0.0%	0
20281	Federal Insurance Company	0	\$3,223,877	0.0%	0
63223	Federal Life Insurance Company	0	\$1,398	0.0%	0
63258	Federated Life Insurance Company	1	\$740,285	0.0%	260
13935	Federated Mutual Insurance Company	8	\$44,649,348	0.6%	34
63290	Fidelity Life Association A Legal Reserve Life Ins	0	\$16,261	0.0%	0
71870	Fidelity Security Life Insurance Company	3	\$13,789,489	0.2%	42
69140	First Allmerica Financial Life Insurance Co	0	\$112	0.0%	0
64696	First Continental Life & Accident Insurance Co	2	\$3,383,095	0.0%	114
90328	First Health Life & Health Insurance Company	0	\$1,739,887	0.0%	0
91642	Forethought Life Insurance Company	0	\$405,071	0.0%	0
62324	Freedom Life Insurance Company Of America	6	\$3,353,847	0.0%	344
63665	General American Life Insurance Company	0	\$217,786	0.0%	0
65536	Genworth Life & Annuity Insurance Company	2	\$749,501	0.0%	514
70025	Genworth Life Insurance Company	29	\$49,469,676	0.7%	113
70939	Gerber Life Insurance Company	1	\$8,227,925	0.1%	23
91472	Globe Life & Accident Insurance Company	0	\$1,707,998	0.0%	0
62286	Golden Rule Insurance Company	71	\$81,676,588	1.1%	167
22063	Government Employees Insurance Co	0	\$500	0.0%	0
63967	Government Personnel Mutual Life Ins Co	0	\$580,980	0.0%	0
67059	GPM Health & Life Insurance Company	0	\$43,221	0.0%	0
16691	Great American Insurance Company	0	\$6,871,497	0.1%	0
63312	Great American Life Insurance Company	0	\$278,333	0.0%	0
18694	Great Midwest Insurance Company	0	\$999,295	0.0%	0
20303	Great Northern Insurance Company	0	\$7,673	0.0%	0
90212	Great Southern Life Insurance Company	0	\$8,727	0.0%	0
80705	Great West Life Assurance Company	0	\$55,016	0.0%	0
68322	Great-West Life & Annuity Insurance Company	0	\$823,942	0.0%	0

**Accident and Health Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2015-2017</b>	<b>Average Annual Premium 2015-2017</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
22322	Greenwich Insurance Company	0	\$409,927	0.0%	0
64211	Guarantee Trust Life Insurance Company	17	\$12,686,970	0.2%	258
64238	Guaranty Income Life Insurance Company	0	\$47,409	0.0%	0
64246	Guardian Life Insurance Company Of America	25	\$68,294,582	0.9%	70
19682	Hartford Fire Insurance Company	0	\$1,472	0.0%	0
70815	Hartford Life & Accident Insurance Company	12	\$44,436,262	0.6%	52
71153	Hartford Life & Annuity Insurance Company	0	\$5,304	0.0%	0
88072	Hartford Life Insurance Company	1	\$947,249	0.0%	203
92711	HCC Life Insurance Company	57	\$37,262,050	0.5%	294
70670	Health Care Service Corporation	0	\$1,896,168	0.0%	0
12902	Healthspring Life & Health Insurance Company	0	\$2,813	0.0%	0
78972	Healthy Alliance Life Insurance Company	831	\$1,718,034,695	23.1%	93
66214	Heartland National Life Insurance Company	4	\$2,074,599	0.0%	371
93440	HM Life Insurance Company	0	\$7,474,164	0.1%	0
64513	Horace Mann Life Insurance Company	0	\$19,817	0.0%	0
73288	Humana Insurance Company	183	\$264,900,942	3.6%	133
70580	HumanaDental Insurance Company	15	\$9,883,710	0.1%	292
91693	IA American Life Insurance Company	0	\$216	0.0%	0
97764	IdeaLife Insurance Company	0	\$47,408	0.0%	0
64580	Illinois Mutual Life Insurance Company	0	\$1,596,772	0.0%	0
26581	Independence American Insurance Company	0	\$696,847	0.0%	0
58068	Independent Order Of Foresters The	0	\$80,090	0.0%	0
81779	Individual Assurance Co Life Health & Accident	2	\$5,816,926	0.1%	66
29742	Integon National Insurance Company	0	\$2,329,047	0.0%	0
63487	Investors Life Insurance Co Of North America	0	\$157	0.0%	0
23647	Ironshore Indemnity Inc	0	\$256,993	0.0%	0
65056	Jackson National Life Insurance Company	0	\$802,370	0.0%	0
11630	Jefferson Insurance Company	0	\$1,809	0.0%	0
64017	Jefferson National Life Insurance Company	0	\$39,124	0.0%	0
65080	John Alden Life Insurance Company	3	\$1,512,503	0.0%	382
93610	John Hancock Life & Health Insurance Company	4	\$67,304	0.0%	9,999
65838	John Hancock Life Insurance Company (usa	15	\$30,245,537	0.4%	95
60053	Kaiser Permanente Insurance Company	0	\$348,150	0.0%	0
65110	Kanawha Insurance Company	2	\$2,429,770	0.0%	158
65129	Kansas City Life Insurance Company	1	\$4,498,252	0.1%	43
58033	Knights Of Columbus	0	\$3,334,273	0.0%	0
65242	Lafayette Life Insurance Company The	0	\$286	0.0%	0
20621	Lamorak Insurance Company	0	\$560	0.0%	0
74799	Leaders Life Insurance Company	0	\$26,537	0.0%	0
65315	Liberty Life Assurance Company Of Boston	1	\$14,644,514	0.2%	13

**Accident and Health Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2015-2017</b>	<b>Average Annual Premium 2015-2017</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
65331	Liberty National Life Insurance Company	1	\$2,563,251	0.0%	75
65498	Life Insurance Company Of North America	13	\$39,980,547	0.5%	63
65528	Life Insurance Company Of The Southwest	0	\$189	0.0%	0
97691	Life Of The South Insurance Company	0	\$574,523	0.0%	0
77720	LifeSecure Insurance Company	0	\$619,028	0.0%	0
99724	Lifeshield National Insurance Co	2	\$858,173	0.0%	449
65595	Lincoln Benefit Life Company	1	\$1,590,524	0.0%	121
65927	Lincoln Heritage Life Insurance Company	0	\$18,045	0.0%	0
62057	Lincoln Life & Annuity Company Of New York	0	\$32,159	0.0%	0
65676	Lincoln National Life Insurance Company	17	\$23,190,972	0.3%	141
68446	Longevity Insurance Company	0	\$4,708	0.0%	0
65722	Loyal American Life Insurance Company	1	\$3,791,821	0.1%	51
73504	Lumico Life Insurance Company	0	\$112	0.0%	0
65781	Madison National Life Insurance Company Inc	1	\$2,051,329	0.0%	94
61018	Magna Insurance Company	0	\$172,887	0.0%	0
65870	Manhattan Life Insurance Company	1	\$5,863,430	0.1%	33
67083	Manhattan National Life Insurance Company	0	\$370	0.0%	0
61883	Manhattanlife Assurance Company Of America	5	\$2,463,047	0.0%	391
85561	MAPFRE Life Insurance Company	0	\$3,826	0.0%	0
38970	Markel Insurance Company	0	\$282,518	0.0%	0
65935	Massachusetts Mutual Life Insurance Company	0	\$10,471,060	0.1%	0
69515	MedAmerica Insurance Company	0	\$1,090,016	0.0%	0
63762	Medco Containment Life Insurance Company	2	\$14,509,464	0.2%	27
79987	Medico Corp Life Insurance Company	1	\$73,643	0.0%	2,613
31119	Medico Insurance Company	0	\$5,319,399	0.1%	0
18750	Merit Health Insurance Company	0	\$1,070,394	0.0%	0
65951	Merit Life Insurance Co	0	\$907,577	0.0%	0
65978	Metropolitan Life Insurance Company	25	\$110,251,172	1.5%	44
66044	Midland National Life Insurance Company	0	\$1,010	0.0%	0
66087	Midwest National Life Insurance Co Of TN	2	\$192,607	0.0%	1,998
66168	Minnesota Life Insurance Company	0	\$9,625,313	0.1%	0
76040	Missouri Valley Life & Health Insurance Co	0	\$8,006,398	0.1%	0
57541	Modern Woodmen Of America	0	\$409	0.0%	0
81442	Monitor Life Insurance Company Of New York	0	\$698,975	0.0%	0
66370	MONY Life Insurance Company	0	\$240,395	0.0%	0
78077	MONY Life Insurance Company Of America	0	\$8,725	0.0%	0
80020	Mountain Life Insurance Company	0	\$68,008	0.0%	0
88668	Mutual Of America Life Insurance Company	0	\$53,398	0.0%	0
71412	Mutual Of Omaha Insurance Company	33	\$164,494,977	2.2%	39
66427	Mutual Trust Life Insurance Company	0	\$1,555	0.0%	0

**Accident and Health Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2015-2017</b>	<b>Average Annual Premium 2015-2017</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
61409	National Benefit Life Insurance Company	0	\$21,630	0.0%	0
11991	National Casualty Company	0	\$50,454	0.0%	0
98205	National Foundation Life Insurance Company	1	\$170,329	0.0%	1,130
66583	National Guardian Life Insurance Company	0	\$7,014,360	0.1%	0
82538	National Health Insurance Company	4	\$1,695,309	0.0%	454
66680	National Life Insurance Company	0	\$102,944	0.0%	0
87963	National Teachers Associates Life Insurance Co	0	\$2,255,455	0.0%	0
19445	National Union Fire Insurance Co Of Pittsburgh	2	\$8,432,306	0.1%	46
92657	Nationwide Life & Annuity Insurance Company	0	\$14,510	0.0%	0
66869	Nationwide Life Insurance Company	0	\$5,929,677	0.1%	0
23787	Nationwide Mutual Insurance Company	0	\$2,652,854	0.0%	0
91626	New England Life Insurance Company	0	\$89,028	0.0%	0
69698	New Era Life Ins Co of the Midwest	0	\$68,799	0.0%	0
66915	New York Life Insurance Company	3	\$7,470,100	0.1%	77
66974	North American Co For Life & Health Insurance	0	\$98	0.0%	0
68349	North American Insurance Company	0	\$2,284,291	0.0%	0
21105	North River Insurance Company The	0	\$79,681	0.0%	0
69000	Northwestern Long Term Care Insurance Co	0	\$13,769,488	0.2%	0
67091	Northwestern Mutual Life Insurance Company	0	\$26,979,499	0.4%	0
89206	Ohio National Life Assurance Corporation	0	\$283,970	0.0%	0
67172	Ohio National Life Insurance Company The	0	\$147,473	0.0%	0
67199	Old American Insurance Company	0	\$19,089	0.0%	0
24147	Old Republic Insurance Company	0	\$1,426	0.0%	0
67261	Old Republic Life Insurance Company	0	\$72,463	0.0%	0
67326	Old Surety Life Insurance Company	0	\$13,053,493	0.2%	0
76007	Old United Life Insurance Company	0	\$20,294	0.0%	0
13100	Omaha Insurance Company	0	\$901,065	0.0%	0
12533	Opticare Of Utah Inc	0	\$70,974	0.0%	0
76112	Oxford Life Insurance Company	3	\$2,247,432	0.0%	257
67393	Ozark National Life Insurance Company	0	\$55,995	0.0%	0
67539	Pan-American Life Insurance Company	2	\$2,645,880	0.0%	145
11835	Partnerre America Insurance Company	0	\$4,333,588	0.1%	0
74900	Partnerre Life Reinsurance Company Of America	0	\$578	0.0%	0
67598	Paul Revere Life Insurance Company	0	\$3,020,397	0.0%	0
93777	Pavonia Life Insurance Company Of MI	0	\$86,133	0.0%	0
67628	Pekin Life Insurance Company	0	\$860,014	0.0%	0
67644	Penn Mutual Life Insurance Company The	0	\$21,261	0.0%	0
63282	Penn Treaty Ntwk America Ins Co-Revoked-	1	.	.	.
67660	Pennsylvania Life Insurance Company	2	\$840,174	0.0%	458
67784	Philadelphia American Life Insurance Company	0	\$1,152,366	0.0%	0

**Accident and Health Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2015-2017</b>	<b>Average Annual Premium 2015-2017</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
18058	Philadelphia Indemnity Insurance Company	0	\$58,211	0.0%	0
67814	Phoenix Life Insurance Company	0	\$40,590	0.0%	0
72125	Physicians Life Insurance Company	0	\$1,536,116	0.0%	0
80578	Physicians Mutual Insurance Company	8	\$7,041,397	0.1%	219
97152	Plateau Insurance Company	1	\$393,672	0.0%	489
65919	Primerica Life Insurance Company	0	\$2,303	0.0%	0
61271	Principal Life Insurance Company	20	\$34,868,733	0.5%	110
68047	Professional Insurance Company	0	\$245,190	0.0%	0
68136	Protective Life Insurance Company	0	\$147,543	0.0%	0
67903	Provident American Life & Health Insurance Co	0	\$59,237	0.0%	0
68195	Provident Life & Accident Insurance Company	2	\$14,979,833	0.2%	26
68209	Provident Life & Casualty Insurance Company	0	\$240,220	0.0%	0
68241	Prudential Insurance Company Of America The	7	\$21,103,818	0.3%	64
71390	Puritan Life Insurance Company Of America	0	\$378,588	0.0%	0
68284	Pyramid Life Insurance Company	1	\$190,093	0.0%	1,012
39217	QBE Insurance Corporation	0	\$3,940,933	0.1%	0
68381	Reliance Standard Life Insurance Company	3	\$14,510,374	0.2%	40
61360	Reliastar Life Ins Co of NY	0	\$419,537	0.0%	0
67105	Reliastar Life Insurance Company	0	\$18,022,887	0.2%	0
61700	Renaissance Life & Health Insurance Co Of Am.	1	\$1,176,227	0.0%	164
68462	Reserve National Insurance Company	6	\$7,233,551	0.1%	160
65005	Riversource Life Insurance Company	0	\$5,013,908	0.1%	0
57657	Royal Neighbors Of America	0	\$181,416	0.0%	0
60183	S USA Life Insurance Company Inc	0	\$1,547	0.0%	0
79014	SafeHealth Life Insurance Company	0	\$90	0.0%	0
60445	Sagicor Life Insurance Company	0	\$899	0.0%	0
93742	Securian Life Insurance Company	0	\$1,057,223	0.0%	0
68772	Security Mutual Life Insurance Company Of NY	0	\$491	0.0%	0
69485	Security National Life Insurance Company	0	\$917	0.0%	0
76325	Senior Health Insurance Company of PA	3	\$2,472,340	0.0%	234
24988	Sentry Insurance A Mutual Company	0	\$43,404	0.0%	0
68810	Sentry Life Insurance Company	0	\$68,955	0.0%	0
97241	Settlers Life Insurance Company	0	\$5,174	0.0%	0
65757	Shelter Life Insurance Company	0	\$3,167,525	0.0%	0
68845	Shenandoah Life Insurance Company	0	\$60,221	0.0%	0
12575	Silverscript Insurance Company	0	\$103,506,657	1.4%	0
38776	Sirius America Insurance Company	0	\$4,532,001	0.1%	0
57673	Slovene National Benefit Society	0	\$145	0.0%	0
57142	Sons Of Norway	0	\$25	0.0%	0
42986	Standard Guaranty Insurance Company	0	\$48,514	0.0%	0

**Accident and Health Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2015-2017</b>	<b>Average Annual Premium 2015-2017</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
69019	Standard Insurance Company	8	\$32,093,250	0.4%	48
86355	Standard Life & Accident Insurance Company	2	\$2,331,422	0.0%	165
71706	Standard Life & Casualty Company	1	\$53,880	0.0%	3,572
69078	Standard Security Life Insurance Co Of NY	5	\$5,998,756	0.1%	160
68985	Starmount Life Insurance Company	0	\$875,030	0.0%	0
38318	Starr Indemnity & Liability Company	1	\$145,603	0.0%	1,322
25178	State Farm Mutual Automobile Insurance Co	12	\$31,325,846	0.4%	74
69116	State Life Insurance Company	0	\$603,273	0.0%	0
69132	State Mutual Insurance Company	0	\$1,326,865	0.0%	0
89184	Sterling Investors Life Insurance Company	0	\$518,632	0.0%	0
77399	Sterling Life Insurance Company	9	\$3,954,067	0.1%	438
80926	Sun Life & Health Insurance Company (US	0	\$404,720	0.0%	0
80802	Sun Life Assurance Company Of Canada	4	\$38,281,376	0.5%	20
13175	Surency Life & Health Insurance Company	0	\$2,041,513	0.0%	0
68608	Symetra Life Insurance Company	0	\$8,627,962	0.1%	0
84549	Symphonix Health Insurance Inc	0	\$5,107,055	0.1%	0
69345	Teachers Insurance & Annuity Assn Of America	0	\$303,106	0.0%	0
68357	The Reliable Life Insurance Company	1	\$324,296	0.0%	593
56006	The Travelers Protective Association Of America	0	\$21,824	0.0%	0
56014	Thrivent Financial For Lutherans	0	\$10,899,982	0.1%	0
60142	TIAA-CREF Life Insurance Company	0	\$128,323	0.0%	0
69477	Time Insurance Company	23	\$21,769,881	0.3%	203
10952	Transamerica Casualty Insurance Company	0	\$35,196	0.0%	0
70688	Transamerica Financial Life Ins Co	0	\$32,229	0.0%	0
86231	Transamerica Life Insurance Company	28	\$44,829,913	0.6%	120
66281	Transamerica Premier Life Insurance Company	10	\$47,672,425	0.6%	40
92525	Truassure Insurance Company	2	\$539,559	0.0%	713
61425	Trustmark Insurance Company	1	\$2,665,284	0.0%	72
62863	Trustmark Life Insurance Company	1	\$2,572,555	0.0%	75
80314	Unicare Life & Health Insurance Company	0	\$34,461	0.0%	0
11121	Unified Life Insurance Company	1	\$1,238,008	0.0%	155
91529	Unimerica Insurance Company	2	\$10,958,083	0.1%	35
62596	Union Fidelity Life Insurance Company	0	\$459,092	0.0%	0
69744	Union Labor Life Insurance Company	0	\$1,896,004	0.0%	0
70408	Union Security Insurance Company	26	\$31,260,499	0.4%	160
92916	United American Insurance Company	7	\$10,461,908	0.1%	129
56383	United Commercial Travelers Of America	0	\$1,037,940	0.0%	0
85766	United Concordia Insurance Company	10	\$2,007,941	0.0%	958
97179	United Healthcare Life Insurance Company	32	\$26,606,381	0.4%	231
63983	United Heritage Life Insurance Company	0	\$618	0.0%	0

**Accident and Health Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2015-2017</b>	<b>Average Annual Premium 2015-2017</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
69922	United Home Life Insurance Company	0	\$806	0.0%	0
69930	United Insurance Company Of America	0	\$42,858	0.0%	0
69973	United Life Insurance Company	0	\$15,769	0.0%	0
92703	United National Life Ins Co of America	0	\$875,467	0.0%	0
69868	United Of Omaha Life Insurance Company	3	\$41,873,405	0.6%	14
42129	United Security Assurance Company Of PA	0	\$1,273,854	0.0%	0
81108	United Security Health & Casualty Insurance Co	1	\$33,392	0.0%	5,763
21113	United States Fire Insurance Company	1	\$11,948,824	0.2%	16
70106	United States Life Insurance Co New York	0	\$1,376,511	0.0%	0
72850	United World Life Insurance Company	0	\$2,608,100	0.0%	0
79413	UnitedHealthcare Insurance Company	416	\$1,146,429,035	15.4%	70
70130	Universal Guaranty Life Insurance Company	0	\$268	0.0%	0
62235	Unum Life Insurance Company Of America	14	\$62,638,379	0.8%	43
69663	USAA Life Insurance Company	0	\$4,202,946	0.1%	0
94358	Usable Life	0	\$1,569,988	0.0%	0
20397	Vigilant Insurance Company	0	\$133	0.0%	0
53953	Vision Benefits Of America	0	\$2,756,276	0.0%	0
32395	Vision Service Plan Insurance Company	1	\$84,617,098	1.1%	2
80942	Voya Insurance & Annuity Company	0	\$8,414	0.0%	0
70319	Washington National Insurance Company	15	\$20,139,925	0.3%	143
10155	Wellcare Prescription Insurance Inc	0	\$11,297,757	0.2%	0
25011	Wesco Insurance Company	0	\$16,649	0.0%	0
70335	West Coast Life Insurance Company	0	\$29	0.0%	0
70483	Western & Southern Life Insurance Company	0	\$588,297	0.0%	0
57711	Western Catholic Union	0	\$1,567,512	0.0%	0
39845	Westport Insurance Corporation	0	\$3,902,888	0.1%	0
62413	Wilcac Life Insurance Company	0	\$20,948	0.0%	0
65900	Wilco Life Insurance Company	0	\$236,478	0.0%	0
60704	Wilton Reassurance Life Company Of New York	0	\$149	0.0%	0
57320	Woodmen Of The World Life Insurance Society	0	\$49,835	0.0%	0
71323	Zale Life Insurance Company	0	\$15,399	0.0%	0
16535	Zurich American Insurance Company	1	\$5,916,737	0.1%	33
90557	Zurich American Life Insurance Company	0	\$20,555	0.0%	0
<b>Total</b>		<b>3,872</b>	<b>\$7,451,590,430</b>	<b>100.0%</b>	<b>.</b>

Long Term Care Insurance

Complaint Indices



**Long Term Care Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2015-2017</b>	<b>Average Annual Premium 2015-2017</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
71471	Ability Insurance Company	2	\$2,692,098	1.1%	94
60054	Aetna Life Insurance Company	0	\$252,760	0.1%	0
90611	Allianz Life Insurance Co Of North America	7	\$4,893,062	1.9%	181
64190	Allianz Life Insurance Company Of New York	0	\$5,710	0.0%	0
60186	Allstate Life Insurance Company	0	\$78,040	0.0%	0
60380	American Family Life Assurance Co of Col.	0	\$343,488	0.1%	0
19275	American Family Mutual Insurance Company	0	\$699,239	0.3%	0
60410	American Fidelity Assurance Company	0	\$448,844	0.2%	0
60488	American General Life Insurance Co	1	\$402,465	0.2%	315
60534	American Heritage Life Insurance Company	0	\$345,261	0.1%	0
80624	American Progressive Life & Health Ins Co	0	\$752	0.0%	0
60836	American Republic Insurance Company	2	\$469,186	0.2%	540
71439	Assurity Life Insurance Company	0	\$75,175	0.0%	0
61190	Auto Owners Life Insurance Company	1	\$317,169	0.1%	399
61263	Bankers Life & Casualty Company	25	\$18,378,578	7.2%	172
38245	BCS Insurance Company	0	\$94	0.0%	0
71714	Berkshire Life Insurance Company Of America	0	\$1,025,170	0.4%	0
47171	Blue Cross & Blue Shield Of Kansas City	0	\$589,639	0.2%	0
87726	Brighthouse Life Insurance Company	1	\$1,516,563	0.6%	83
57487	Catholic Order Of Foresters	0	\$18,959	0.0%	0
61751	Central States Health & Life Co Of Omaha	0	\$7,595	0.0%	0
61859	Christian Fidelity Life Insurance Co	0	\$168,917	0.1%	0
76236	Cincinnati Life Insurance Company The	0	\$26,180	0.0%	0
62626	CMFG Life Insurance Company	2	\$910,973	0.4%	278
62146	Combined Insurance Co Of America	0	\$24,119	0.0%	0
62308	Connecticut General Life Ins Co	0	\$24,864	0.0%	0
62359	Constitution Life Insurance Company	3	\$88,908	0.0%	4,273
20443	Continental Casualty Company	23	\$7,306,320	2.9%	399
71404	Continental General Insurance Company	2	\$1,466,531	0.6%	173
68500	Continental Life Ins Co Of Brentwood TN	1	\$99,948	0.0%	1,267
62553	Country Life Insurance Company	0	\$517,610	0.2%	0
62952	Equitable Life & Casualty Insurance Company	5	\$8,285,907	3.2%	76
63177	Farmers New World Life Insurance Company	0	\$224,172	0.1%	0
63290	Fidelity Life Association A Legal Reserve Life Ins	0	\$9,806	0.0%	0
91642	Forethought Life Insurance Company	0	\$269,686	0.1%	0
65536	Genworth Life & Annuity Insurance Company	0	\$122,355	0.0%	0
70025	Genworth Life Insurance Company	27	\$49,448,965	19.3%	69
63312	Great American Life Insurance Company	0	\$102,260	0.0%	0
64211	Guarantee Trust Life Insurance Company	3	\$924,845	0.4%	411
64238	Guaranty Income Life Insurance Company	0	\$47,409	0.0%	0

**Long Term Care Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2015-2017</b>	<b>Average Annual Premium 2015-2017</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
88072	Hartford Life Insurance Company	0	\$4,025	0.0%	0
78972	Healthy Alliance Life Insurance Company	0	\$52,334	0.0%	0
65056	Jackson National Life Insurance Company	0	\$389,392	0.2%	0
65080	John Alden Life Insurance Company	2	\$418,271	0.2%	605
93610	John Hancock Life & Health Insurance Company	4	\$67,304	0.0%	7,526
65838	John Hancock Life Insurance Company (usa	15	\$30,186,310	11.8%	63
65110	Kanawha Insurance Company	0	\$533,870	0.2%	0
58033	Knights Of Columbus	0	\$3,293,153	1.3%	0
77720	LifeSecure Insurance Company	0	\$610,034	0.2%	0
65595	Lincoln Benefit Life Company	1	\$1,058,919	0.4%	120
65676	Lincoln National Life Insurance Company	1	\$150,681	0.1%	840
68446	Longevity Insurance Company	0	\$4,708	0.0%	0
65722	Loyal American Life Insurance Company	0	\$11,750	0.0%	0
61883	Manhattanlife Assurance Company Of America	0	\$7,952	0.0%	0
65935	Massachusetts Mutual Life Insurance Company	0	\$2,705,045	1.1%	0
69515	MedAmerica Insurance Company	0	\$1,090,016	0.4%	0
31119	Medico Insurance Company	0	\$5,427	0.0%	0
65978	Metropolitan Life Insurance Company	9	\$18,537,495	7.2%	61
66087	Midwest National Life Insurance Co Of TN	0	\$34,378	0.0%	0
66168	Minnesota Life Insurance Company	0	\$99,152	0.0%	0
66370	MONY Life Insurance Company	0	\$2,271	0.0%	0
71412	Mutual Of Omaha Insurance Company	8	\$9,443,432	3.7%	107
66583	National Guardian Life Insurance Company	0	\$12,533	0.0%	0
92657	Nationwide Life & Annuity Insurance Company	0	\$14,510	0.0%	0
66915	New York Life Insurance Company	3	\$4,970,003	1.9%	76
69000	Northwestern Long Term Care Insurance Co	0	\$13,769,488	5.4%	0
63282	Penn Treaty Ntwk America Ins Co- <i>Revoked-</i>	1	.	.	.
67660	Pennsylvania Life Insurance Company	1	\$234,870	0.1%	539
80578	Physicians Mutual Insurance Company	3	\$920,738	0.4%	413
61271	Principal Life Insurance Company	0	\$143,676	0.1%	0
68195	Provident Life & Accident Insurance Company	0	\$593,538	0.2%	0
68241	Prudential Insurance Company Of America The	2	\$5,662,591	2.2%	45
68284	Pyramid Life Insurance Company	0	\$70,583	0.0%	0
65005	Riversource Life Insurance Company	0	\$3,664,713	1.4%	0
76325	Senior Health Insurance Company of PA	3	\$2,472,340	1.0%	154
24988	Sentry Insurance A Mutual Company	0	\$18,719	0.0%	0
86355	Standard Life & Accident Insurance Company	1	\$41,653	0.0%	3,040
25178	State Farm Mutual Automobile Insurance Co	10	\$8,609,589	3.4%	147
69116	State Life Insurance Company	0	\$603,273	0.2%	0
69132	State Mutual Insurance Company	0	\$32,902	0.0%	0

**Long Term Care Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2015-2017</b>	<b>Average Annual Premium 2015-2017</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
69345	Teachers Insurance & Annuity Assn Of America	0	\$303,106	0.1%	0
56014	Thrivent Financial For Lutherans	0	\$7,054,238	2.8%	0
60142	TIAA-CREF Life Insurance Company	0	\$128,323	0.1%	0
69477	Time Insurance Company	1	\$842,381	0.3%	150
86231	Transamerica Life Insurance Company	13	\$11,802,439	4.6%	139
66281	Transamerica Premier Life Insurance Company	1	\$4,000,814	1.6%	32
69744	Union Labor Life Insurance Company	0	\$1,766	0.0%	0
70408	Union Security Insurance Company	7	\$1,720,943	0.7%	515
92916	United American Insurance Company	2	\$511,511	0.2%	495
92703	United National Life Ins Co of America	0	\$34,241	0.0%	0
69868	United Of Omaha Life Insurance Company	0	\$1,835,991	0.7%	0
42129	United Security Assurance Company Of PA	0	\$1,267,920	0.5%	0
62235	Unum Life Insurance Company Of America	8	\$12,396,435	4.8%	82
70319	Washington National Insurance Company	1	\$707,246	0.3%	179
57320	Woodmen Of The World Life Insurance Society	0	\$14,013	0.0%	0
<b>Total</b>		<b>202</b>	<b>\$255,792,627</b>	<b>100.0%</b>	<b>.</b>

Medicare Supplement Insurance

Complaint Indices

**Medicare Supplement Insurance Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2015-2017</b>	<b>Average Annual Premium 2015-2017</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
20796	21st Century Premier Insurance Company	0	\$4,139	0.0%	0
71471	Ability Insurance Company	0	\$2,268	0.0%	0
78700	Aetna Health & Life Insurance Company	0	\$43,052	0.0%	0
60054	Aetna Life Insurance Company	1	\$56	0.0%	9,999
90611	Allianz Life Insurance Co Of North America	0	\$7,259	0.0%	0
12321	American Continental Insurance Company	1	\$7,569,187	1.0%	67
60380	American Family Life Assurance Co of Col.	1	\$911,107	0.1%	553
19275	American Family Mutual Insurance Company	0	\$6,083,675	0.8%	0
60488	American General Life Insurance Co	0	\$41,504	0.0%	0
60577	American Income Life Insurance Co	0	\$1,002	0.0%	0
60739	American National Insurance Company	1	\$4,871	0.0%	9,999
71773	American National Life Ins Co Of TX	0	\$1,040,657	0.1%	0
80624	American Progressive Life & Health Ins Co	0	\$6,984	0.0%	0
67679	American Republic Corp Insurance Company	0	\$5,477,048	0.7%	0
60836	American Republic Insurance Company	2	\$12,651,979	1.7%	80
88366	American Retirement Life Insurance Company	0	\$1,885,462	0.3%	0
61999	Americo Financial Life & Annuity Insurance Co	0	\$59,781	0.0%	0
56499	Assured Life Association	0	\$52,488	0.0%	0
61190	Auto Owners Life Insurance Company	0	\$7,031	0.0%	0
71919	Bankers Fidelity Assurance Company	0	\$2,124	0.0%	0
61239	Bankers Fidelity Life Insurance Company	1	\$1,872,192	0.3%	269
61263	Bankers Life & Casualty Company	7	\$7,253,846	1.0%	486
47171	Blue Cross & Blue Shield Of Kansas City	2	\$41,689,463	5.7%	24
80799	Celtic Insurance Company	0	\$57,054	0.0%	0
61727	Central Reserve Life Insurance Company	0	\$98,816	0.0%	0
61735	Central Security Life Insurance Co	0	\$774	0.0%	0
61751	Central States Health & Life Co Of Omaha	0	\$329,070	0.0%	0
61859	Christian Fidelity Life Insurance Co	0	\$6,274,238	0.9%	0
67369	CIGNA Health & Life Insurance Company	1	\$680,794	0.1%	740
62065	Colonial Penn Life Insurance Company	5	\$10,605,001	1.5%	238
62103	Columbian Mutual Life Insurance Co	0	\$210	0.0%	0
62146	Combined Insurance Co Of America	0	\$4,397,700	0.6%	0
77828	Companion Life Insurance Company	0	\$3,389,564	0.5%	0
62308	Connecticut General Life Ins Co	1	\$4,900	0.0%	9,999
62359	Constitution Life Insurance Company	6	\$1,979,404	0.3%	1,528
71404	Continental General Insurance Company	0	\$1,571,180	0.2%	0
68500	Continental Life Ins Co Of Brentwood TN	1	\$5,085,205	0.7%	99
62553	Country Life Insurance Company	0	\$216,627	0.0%	0
56138	CSA Fraternal Life	0	\$5,133	0.0%	0
62952	Equitable Life & Casualty Insurance Company	1	\$3,512,354	0.5%	143

**Medicare Supplement Insurance Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2015-2017</b>	<b>Average Annual Premium 2015-2017</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
26921	Everest Reinsurance Company	1	\$1,895,741	0.3%	266
63053	Family Life Insurance Company	0	\$273,693	0.0%	0
90328	First Health Life & Health Insurance Company	0	\$1,325,051	0.2%	0
91642	Forethought Life Insurance Company	0	\$135,385	0.0%	0
65536	Genworth Life & Annuity Insurance Company	2	\$626,960	0.1%	1,608
70025	Genworth Life Insurance Company	1	\$20,711	0.0%	9,999
70939	Gerber Life Insurance Company	0	\$888,317	0.1%	0
91472	Globe Life & Accident Insurance Company	0	\$1,118,514	0.2%	0
62286	Golden Rule Insurance Company	0	\$1,866,411	0.3%	0
63967	Government Personnel Mutual Life Insurance Co	0	\$580,980	0.1%	0
67059	GPM Health & Life Insurance Company	0	\$43,221	0.0%	0
63312	Great American Life Insurance Company	0	\$176,032	0.0%	0
64211	Guarantee Trust Life Insurance Company	0	\$119,362	0.0%	0
70815	Hartford Life & Accident Insurance Company	1	\$3,634,322	0.5%	139
88072	Hartford Life Insurance Company	0	\$213,990	0.0%	0
70670	Health Care Service Corporation	0	\$1,710,265	0.2%	0
78972	Healthy Alliance Life Insurance Company	28	\$86,616,398	11.9%	163
66214	Heartland National Life Insurance Company	3	\$1,503,877	0.2%	1,005
73288	Humana Insurance Company	11	\$12,348,511	1.7%	449
97764	IdeaLife Insurance Company	0	\$47,408	0.0%	0
81779	Individual Assurance Co Life Health & Accident	2	\$5,759,018	0.8%	175
65056	Jackson National Life Insurance Company	0	\$32,644	0.0%	0
64017	Jefferson National Life Insurance Company	0	\$35,172	0.0%	0
65129	Kansas City Life Insurance Company	0	\$2,654	0.0%	0
65331	Liberty National Life Insurance Company	0	\$31,860	0.0%	0
77720	LifeSecure Insurance Company	0	\$579	0.0%	0
65927	Lincoln Heritage Life Insurance Company	0	\$6,502	0.0%	0
65722	Loyal American Life Insurance Company	0	\$2,616,529	0.4%	0
65870	Manhattan Life Insurance Company	0	\$5,862,766	0.8%	0
61883	Manhattanlife Assurance Company Of America	0	\$3,635	0.0%	0
79987	Medico Corp Life Insurance Company	0	\$71,100	0.0%	0
31119	Medico Insurance Company	0	\$2,753,186	0.4%	0
71412	Mutual Of Omaha Insurance Company	17	\$148,728,657	20.4%	58
61409	National Benefit Life Insurance Company	0	\$269	0.0%	0
98205	National Foundation Life Insurance Company	0	\$2,725	0.0%	0
82538	National Health Insurance Company	0	\$365	0.0%	0
66869	Nationwide Life Insurance Company	0	\$5,306	0.0%	0
69698	New Era Life Ins Co of the Midwest	0	\$64,632	0.0%	0
66915	New York Life Insurance Company	0	\$107,454	0.0%	0
68349	North American Insurance Company	0	\$2,284,291	0.3%	0

**Medicare Supplement Insurance Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2015-2017</b>	<b>Average Annual Premium 2015-2017</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
67199	Old American Insurance Company	0	\$1,089	0.0%	0
67326	Old Surety Life Insurance Company	0	\$13,029,722	1.8%	0
13100	Omaha Insurance Company	0	\$901,065	0.1%	0
76112	Oxford Life Insurance Company	3	\$2,247,432	0.3%	673
67628	Pekin Life Insurance Company	0	\$534,609	0.1%	0
67660	Pennsylvania Life Insurance Company	0	\$73,622	0.0%	0
67784	Philadelphia American Life Insurance Company	0	\$1,201	0.0%	0
72125	Physicians Life Insurance Company	0	\$1,536,116	0.2%	0
80578	Physicians Mutual Insurance Company	2	\$3,247,321	0.4%	310
61271	Principal Life Insurance Company	1	\$1,559,968	0.2%	323
67903	Provident American Life & Health Insurance Co	0	\$59,237	0.0%	0
71390	Puritan Life Insurance Company Of America	0	\$160,047	0.0%	0
68284	Pyramid Life Insurance Company	1	\$87,511	0.0%	5,759
61700	Renaissance Life & Health Insurance Co Of Am.	0	\$2,955	0.0%	0
68462	Reserve National Insurance Company	0	\$2,419,580	0.3%	0
57657	Royal Neighbors Of America	0	\$181,416	0.0%	0
60183	S USA Life Insurance Company Inc	0	\$1,547	0.0%	0
65757	Shelter Life Insurance Company	0	\$214,769	0.0%	0
68845	Shenandoah Life Insurance Company	0	\$60,221	0.0%	0
86355	Standard Life & Accident Insurance Company	0	\$1,286,473	0.2%	0
25178	State Farm Mutual Automobile Insurance Co	1	\$10,477,803	1.4%	48
69132	State Mutual Insurance Company	0	\$254,684	0.0%	0
89184	Sterling Investors Life Insurance Company	0	\$131,801	0.0%	0
77399	Sterling Life Insurance Company	6	\$3,849,505	0.5%	785
56014	Thrivent Financial For Lutherans	0	\$2,934,616	0.4%	0
70688	Transamerica Financial Life Ins Co	0	\$2,590	0.0%	0
86231	Transamerica Life Insurance Company	11	\$21,948,978	3.0%	253
66281	Transamerica Premier Life Insurance Company	6	\$33,865,765	4.6%	89
61425	Trustmark Insurance Company	0	\$13,488	0.0%	0
80314	Unicare Life & Health Insurance Company	0	\$5,229	0.0%	0
11121	Unified Life Insurance Company	0	\$166,587	0.0%	0
62596	Union Fidelity Life Insurance Company	0	\$15,987	0.0%	0
69744	Union Labor Life Insurance Company	0	\$10,584	0.0%	0
92916	United American Insurance Company	3	\$2,988,791	0.4%	506
56383	United Commercial Travelers Of America	0	\$741,761	0.1%	0
92703	United National Life Ins Co of America	0	\$469,996	0.1%	0
69868	United Of Omaha Life Insurance Company	2	\$28,916,212	4.0%	35
72850	United World Life Insurance Company	0	\$2,608,100	0.4%	0
79413	UnitedHealthcare Insurance Company	11	\$177,802,500	24.3%	31
69663	USAA Life Insurance Company	0	\$4,140,162	0.6%	0

**Medicare Supplement Insurance Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2015-2017</b>	<b>Average Annual Premium 2015-2017</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
70319	Washington National Insurance Company	1	\$1,778,621	0.2%	283
57711	Western Catholic Union	0	\$1,567,512	0.2%	0
65900	Wilco Life Insurance Company	0	\$24,641	0.0%	0
<b>Total</b>		<b>145</b>	<b>\$730,711,507</b>	<b>100.0%</b>	<b>.</b>



Life Insurance & Annuities

Complaint Indices

**Life and Annuity Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2015-2017</b>	<b>Average Annual Premium 2015-2017</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
80985	4 Ever Life Insurance Company	0	\$143,200	0.0%	0
77879	5 Star Life Insurance Company	4	\$3,130,360	0.0%	1,021
71854	AAA Life Insurance Company	3	\$9,232,717	0.1%	260
71471	Ability Insurance Company	0	\$192	0.0%	0
62200	Accordia Life & Annuity Company	7	\$1,707,790	0.0%	3,275
60054	Aetna Life Insurance Company	3	\$7,551,146	0.1%	317
90611	Allianz Life Insurance Co Of North America	12	\$188,316,846	2.1%	51
64190	Allianz Life Insurance Company Of New York	0	\$2,262	0.0%	0
70866	Allstate Assurance Company	1	\$635,167	0.0%	1,258
60186	Allstate Life Insurance Company	10	\$4,893,320	0.1%	1,633
70874	Allstate Life Insurance Company Of New York	0	\$39,695	0.0%	0
60216	Amalgamated Life Insurance Company	0	\$127,055	0.0%	0
68594	American Amicable Life Insurance Co of TX	0	\$1,783,996	0.0%	0
60275	American Bankers Life Assurance Of Florida	0	\$387,519	0.0%	0
66001	American Benefit Life Insurance Company	0	\$78,623	0.0%	0
12321	American Continental Insurance Company	2	\$1,229,360	0.0%	1,300
92738	American Equity Investment Life Ins Co	5	\$158,918,479	1.7%	25
60380	American Family Life Assurance Co of Col.	2	\$3,631,476	0.0%	440
60399	American Family Life Insurance Company	6	\$50,845,655	0.6%	94
98736	American Federated Life Insurance Company	0	\$582,317	0.0%	0
60410	American Fidelity Assurance Company	1	\$4,870,814	0.1%	164
60429	American Fidelity Life Insurance Company	0	\$212,866	0.0%	0
69337	American Financial Security Life Insurance Co	0	\$3,069	0.0%	0
60488	American General Life Insurance Co	79	\$804,970,582	8.8%	78
60518	American Health & Life Insurance Company	9	\$2,685,385	0.0%	2,678
60534	American Heritage Life Insurance Company	3	\$7,098,445	0.1%	338
60542	American Home Life Insurance Company	0	\$1,635,021	0.0%	0
60577	American Income Life Insurance Co	10	\$13,624,241	0.1%	587
67253	American Life & Security Corp	0	\$133,680	0.0%	0
67989	American Memorial Life Insurance Company	2	\$7,975,455	0.1%	200
65811	American Modern Life Insurance Company	1	\$1,335,881	0.0%	598
60739	American National Insurance Company	13	\$35,532,640	0.4%	292
71773	American National Life Ins Co Of TX	0	\$128,672	0.0%	0
80624	American Progressive Life & Health Ins Co	0	\$8,333	0.0%	0
60801	American Public Life Insurance Company	0	\$10,376	0.0%	0
67679	American Republic Corp Insurance Company	0	\$449	0.0%	0
60836	American Republic Insurance Company	1	\$1,002,893	0.0%	797
88366	American Retirement Life Insurance Company	0	\$1,074	0.0%	0
60895	American United Life Insurance Company	0	\$143,127,312	1.6%	0
61999	Americo Financial Life & Annuity Insurance Co	6	\$9,445,473	0.1%	508

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<b>Code</b>	<b>Name</b>	<b>Complaints 2015-2017</b>	<b>Average Annual Premium 2015-2017</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
61301	Ameritas Life Insurance Corp	2	\$68,275,558	0.7%	23
72222	AMICA Life Insurance Company	0	\$280,472	0.0%	0
93661	Annuity Investors Life Insurance Company	0	\$578,226	0.0%	0
61069	Anthem Life Insurance Company	1	\$8,091,590	0.1%	99
56499	Assured Life Association	0	\$12,115	0.0%	0
71439	Assurity Life Insurance Company	2	\$3,462,315	0.0%	462
61492	Athene Annuity & Life Assurance Company	10	\$4,423,754	0.0%	1,806
68039	Athene Annuity & Life Assurance Co Of NY	0	\$160,381	0.0%	0
61689	Athene Annuity & Life Company	57	\$142,787,598	1.6%	319
61093	Atlanta Life Insurance Company	6	\$33,427	0.0%	9,999
61115	Atlantic Coast Life Insurance Company	0	\$438,867	0.0%	0
61182	Aurora National Life Assurance Company	0	\$214,004	0.0%	0
84522	Auto Club Life Insurance Company	0	\$21,284	0.0%	0
61190	Auto Owners Life Insurance Company	0	\$4,123,934	0.0%	0
62880	AXA Equitable Life & Annuity Company	0	\$382,604	0.0%	0
62944	AXA Equitable Life Insurance Company	12	\$127,313,217	1.4%	75
61212	Baltimore Life Insurance Company The	1	\$881,060	0.0%	907
61239	Bankers Fidelity Life Insurance Company	0	\$43,144	0.0%	0
61263	Bankers Life & Casualty Company	15	\$24,456,496	0.3%	490
81043	Bankers Life Insurance Company	0	\$2,245,235	0.0%	0
94250	Banner Life Insurance Company	3	\$26,812,610	0.3%	89
61395	Beneficial Life Insurance Company	0	\$357,222	0.0%	0
64890	Berkley Life & Health Insurance Company	0	\$12,783	0.0%	0
62345	Berkshire Hathaway Life Insurance Co Of NE	0	\$815,664,446	8.9%	0
71714	Berkshire Life Insurance Company Of America	0	\$40,138	0.0%	0
90638	Best Life & Health Insurance Company	0	\$126	0.0%	0
61476	Boston Mutual Life Insurance Company	1	\$5,883,081	0.1%	136
87726	Brighthouse Life Insurance Company	4	\$115,549,136	1.3%	28
93432	C M Life Insurance Company	2	\$15,167,406	0.2%	105
80659	Canada Life Assurance Company	1	\$1,346,236	0.0%	594
61573	Capital Reserve Life Insurance Company	4	\$143,590	0.0%	9,999
61581	Capitol Life Insurance Company	1	\$2,366,997	0.0%	338
56030	Catholic Financial Life	0	\$716,635	0.0%	0
57770	Catholic Holy Family Society	0	\$4,289,296	0.0%	0
57487	Catholic Order Of Foresters	0	\$114,663	0.0%	0
61727	Central Reserve Life Insurance Company	0	\$30,696	0.0%	0
61735	Central Security Life Insurance Co	6	\$298,179	0.0%	9,999
61751	Central States Health & Life Co Of Omaha	3	\$3,230,264	0.0%	742
62383	Centurion Life Insurance Company	0	\$8,592	0.0%	0
61832	Chesapeake Life Insurance Company The	0	\$1,036,120	0.0%	0

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61859	Christian Fidelity Life Insurance Co	2	\$348,787	0.0%	4,582
61875	Church Life Insurance Corporation	0	\$275,093	0.0%	0
71463	CICA Life Insurance Company Of America	1	\$852,117	0.0%	938
67369	CIGNA Health & Life Insurance Company	0	\$2,719	0.0%	0
76236	Cincinnati Life Insurance Company The	0	\$9,250,236	0.1%	0
61921	Citizens Security Life Ins Co	0	\$107,863	0.0%	0
86371	Clover Insurance Company	0	\$24,117	0.0%	0
62626	CMFG Life Insurance Company	4	\$21,926,640	0.2%	146
62049	Colonial Life & Accident Insurance Company	4	\$3,241,628	0.0%	986
62065	Colonial Penn Life Insurance Company	5	\$4,544,340	0.0%	879
84786	Colorado Bankers Life Ins Co	1	\$1,667,257	0.0%	479
76023	Columbian Life Insurance Company	3	\$3,789,326	0.0%	633
62103	Columbian Mutual Life Insurance Co	0	\$137,380	0.0%	0
99937	Columbus Life Insurance Company	3	\$21,147,698	0.2%	113
62146	Combined Insurance Co Of America	3	\$1,655,947	0.0%	1,448
84824	Commonwealth Annuity & Life Insurance Co	0	\$1,757,413	0.0%	0
77828	Companion Life Insurance Company	0	\$255,954	0.0%	0
60984	Compbenefits Insurance Company	0	\$4,784	0.0%	0
62308	Connecticut General Life Ins Co	2	\$4,028,270	0.0%	397
62359	Constitution Life Insurance Company	5	\$610,617	0.0%	6,543
71730	Continental American Insurance Company	0	\$203,948	0.0%	0
71404	Continental General Insurance Company	3	\$372,304	0.0%	6,439
68500	Continental Life Ins Co Of Brentwood TN	0	\$348,017	0.0%	0
94218	Country Investors Life Assurance Company	1	\$1,361,814	0.0%	587
62553	Country Life Insurance Company	0	\$7,047,934	0.1%	0
56634	Croatian Fraternal Union Of America	0	\$30,329	0.0%	0
56138	CSA Fraternal Life	1	\$53,017	0.0%	9,999
82880	CSI Life Insurance Company	0	\$2,601	0.0%	0
71129	Dearborn National Life Insurance Company	0	\$4,924,514	0.1%	0
62634	Delaware American Life Insurance Company	0	\$2,027	0.0%	0
79065	Delaware Life Insurance Company	5	\$31,816,649	0.3%	126
97705	Direct General Life Insurance Company	0	\$32,051	0.0%	0
13183	Eagle Life Insurance Company	0	\$3,149,654	0.0%	0
84174	ELCO Mutual Life & Annuity	0	\$11,328,112	0.1%	0
62928	EMC National Life Company	0	\$4,583,598	0.1%	0
64149	Epic Life Insurance Company The	0	\$16,751	0.0%	0
62952	Equitable Life & Casualty Insurance Company	0	\$907,423	0.0%	0
62510	Equitrust Life Insurance Company	1	\$39,059,530	0.4%	20
70742	Family Benefit Life Insurance Company	0	\$1,262,878	0.0%	0
77968	Family Heritage Life Insurance Co Of America	0	\$51,241	0.0%	0

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63053	Family Life Insurance Company	2	\$586,831	0.0%	2,723
74004	Family Service Life Insurance Company	0	\$16	0.0%	0
63118	Farm Bureau Life Ins Co of MO	1	\$43,491,613	0.5%	18
63177	Farmers New World Life Insurance Company	8	\$25,578,849	0.3%	250
63223	Federal Life Insurance Company	0	\$110,075	0.0%	0
63258	Federated Life Insurance Company	0	\$9,925,038	0.1%	0
63274	Fidelity & Guaranty Life Insurance Company	6	\$73,299,391	0.8%	65
93696	Fidelity Investments Life Insurance Company	1	\$19,264,894	0.2%	41
63290	Fidelity Life Association A Legal Reserve Life Ins	4	\$2,433,895	0.0%	1,313
71870	Fidelity Security Life Insurance Company	3	\$7,986,245	0.1%	300
71455	Financial American Life Insurance Company	1	\$-16,498	- 0.0%	9,999
69140	First Allmerica Financial Life Insurance Co	0	\$171,200	0.0%	0
11591	First Berkshire Hathaway Life Insurance Co	0	\$19,588,341	0.2%	0
56332	First Catholic Slovak Ladies Assn Of The US	0	\$63,129	0.0%	0
56340	First Catholic Slovak Union Of The US	0	\$176,905	0.0%	0
84034	First Guaranty Insurance Company	0	\$215,768	0.0%	0
90328	First Health Life & Health Insurance Company	0	\$8,572	0.0%	0
67652	First Penn-pacific Life Insurance Company	0	\$2,211,470	0.0%	0
63495	Foresters Life Insurance & Annuity Company	0	\$733,655	0.0%	0
91642	Forethought Life Insurance Company	0	\$95,144,690	1.0%	0
62324	Freedom Life Insurance Company Of America	0	\$375,578	0.0%	0
99775	Funeral Directors Life Insurance Co	0	\$2,421,195	0.0%	0
63657	Garden State Life Insurance Company	0	\$387,874	0.0%	0
56685	GBU Financial Life	0	\$2,036,784	0.0%	0
56693	GCU	0	\$53,648	0.0%	0
63665	General American Life Insurance Company	18	\$22,138,222	0.2%	650
65536	Genworth Life & Annuity Insurance Company	5	\$34,968,050	0.4%	114
70025	Genworth Life Insurance Company	0	\$7,805,957	0.1%	0
70939	Gerber Life Insurance Company	3	\$5,036,615	0.1%	476
56154	Gleaner Life Insurance Society	0	\$227,130	0.0%	0
91472	Globe Life & Accident Insurance Company	35	\$18,806,387	0.2%	1,487
62286	Golden Rule Insurance Company	1	\$1,418,394	0.0%	563
63967	Government Personnel Mutual Life Ins Co	0	\$518,491	0.0%	0
67059	Gpm Health & Life Insurance Company	0	\$2,123	0.0%	0
71218	Grange Life Insurance Company	0	\$141,215	0.0%	0
63312	Great American Life Insurance Company	0	\$273,786,122	3.0%	0
90212	Great Southern Life Insurance Company	1	\$960,458	0.0%	832
80705	Great West Life Assurance Company	0	\$307,730	0.0%	0
71480	Great Western Insurance Company	0	\$1,454,678	0.0%	0
68322	Great-West Life & Annuity Insurance Company	1	\$144,409,108	1.6%	6

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64211	Guarantee Trust Life Insurance Company	2	\$496,301	0.0%	3,220
64238	Guaranty Income Life Insurance Company	0	\$1,466,545	0.0%	0
78778	Guardian Insurance & Annuity Company Inc	0	\$8,625,434	0.1%	0
64246	Guardian Life Insurance Company Of America	2	\$31,695,296	0.3%	50
83607	Guggenheim Life & Annuity Company	0	\$15,556,370	0.2%	0
70815	Hartford Life & Accident Insurance Company	9	\$31,906,736	0.3%	225
71153	Hartford Life & Annuity Insurance Company	7	\$35,958,251	0.4%	156
88072	Hartford Life Insurance Company	2	\$4,247,020	0.0%	376
92711	HCC Life Insurance Company	0	\$7,219	0.0%	0
66214	Heartland National Life Insurance Company	0	\$7,380	0.0%	0
64505	Homesteaders Life Company	0	\$5,737,558	0.1%	0
64513	Horace Mann Life Insurance Company	3	\$4,874,555	0.1%	492
73288	Humana Insurance Company	0	\$2,290,543	0.0%	0
70580	HumanaDental Insurance Company	0	\$48,448	0.0%	0
91693	IA American Life Insurance Company	0	\$31,026	0.0%	0
97764	IdeaLife Insurance Company	0	\$31,123	0.0%	0
64580	Illinois Mutual Life Insurance Company	0	\$1,496,511	0.0%	0
58068	Independent Order Of Foresters The	4	\$6,861,031	0.1%	466
81779	Individual Assurance Co Life Health & Accident	0	\$714,638	0.0%	0
14406	Industrial Alliance Insurance & Financial Service	0	\$33,612	0.0%	0
74780	Integrity Life Insurance Company	0	\$14,237,574	0.2%	0
64831	Intramercia Life Insurance Company	0	\$124	0.0%	0
64904	Investors Heritage Life Insurance Company	0	\$61,089	0.0%	0
63487	Investors Life Insurance Co Of North America	2	\$357,582	0.0%	4,469
65056	Jackson National Life Insurance Company	49	\$356,105,462	3.9%	110
64017	Jefferson National Life Insurance Company	1	\$16,586,646	0.2%	48
65080	John Alden Life Insurance Company	0	\$149,177	0.0%	0
93610	John Hancock Life & Health Insurance Company	1	\$19,072	0.0%	9,999
65838	John Hancock Life Insurance Company	15	\$59,865,436	0.7%	200
65110	Kanawha Insurance Company	0	\$458,470	0.0%	0
65129	Kansas City Life Insurance Company	8	\$19,973,442	0.2%	320
58033	Knights Of Columbus	7	\$31,643,087	0.3%	177
65242	Lafayette Life Insurance Company The	0	\$27,935,466	0.3%	0
82252	Landmark Life Insurance Company	0	\$158,660	0.0%	0
74799	Leaders Life Insurance Company	0	\$58,775	0.0%	0
10236	Legacy Life Insurance Company Of Missouri	0	\$36	0.0%	0
71595	Lewer Life Insurance Company	0	\$345	0.0%	0
65315	Liberty Life Assurance Company Of Boston	2	\$18,328,414	0.2%	87
65331	Liberty National Life Insurance Company	1	\$6,357,609	0.1%	126
65498	Life Insurance Company Of North America	6	\$26,927,260	0.3%	178

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65528	Life Insurance Company Of The Southwest	2	\$7,588,165	0.1%	211
97691	Life Of The South Insurance Company	0	\$435,710	0.0%	0
77720	LifeSecure Insurance Company	0	\$43,952	0.0%	0
99724	Lifeshield National Insurance Co	0	\$31,634	0.0%	0
65595	Lincoln Benefit Life Company	4	\$15,077,244	0.2%	212
65927	Lincoln Heritage Life Insurance Company	6	\$6,888,402	0.1%	696
62057	Lincoln Life & Annuity Company Of New York	0	\$798,656	0.0%	0
65676	Lincoln National Life Insurance Company	22	\$339,753,190	3.7%	52
60232	Lombard International Life Assurance Company	0	\$2,761,839	0.0%	0
68446	Longevity Insurance Company	0	\$3,027	0.0%	0
65722	Loyal American Life Insurance Company	0	\$197,676	0.0%	0
56758	Loyal Christian Benefit Association	0	\$96,929	0.0%	0
73504	Lumico Life Insurance Company	1	\$193,231	0.0%	4,135
65781	Madison National Life Insurance Company Inc	0	\$1,073,354	0.0%	0
65870	Manhattan Life Insurance Company	0	\$1,696,185	0.0%	0
67083	Manhattan National Life Insurance Company	1	\$599,923	0.0%	1,332
61883	Manhattanlife Assurance Company Of America	1	\$72,916	0.0%	9,999
65935	Massachusetts Mutual Life Insurance Company	3	\$175,994,500	1.9%	14
31119	Medico Insurance Company	0	\$66,677	0.0%	0
86126	Members Life Insurance Company	0	\$12,890,198	0.1%	0
65951	Merit Life Insurance Co	0	\$2,117,461	0.0%	0
65978	Metropolitan Life Insurance Company	38	\$229,015,844	2.5%	133
97136	Metropolitan Tower Life Insurance Company	0	\$2,047,822	0.0%	0
66044	Midland National Life Insurance Company	14	\$46,988,554	0.5%	238
66087	Midwest National Life Insurance Co Of TN	3	\$310,730	0.0%	7,715
66109	Midwestern United Life Insurance Company	0	\$33,807	0.0%	0
66168	Minnesota Life Insurance Company	6	\$122,669,404	1.3%	39
76040	Missouri Valley Life & Health Insurance Co	0	\$549,724	0.0%	0
70416	MML Bay State Life Insurance Company	1	\$593,061	0.0%	1,347
57541	Modern Woodmen Of America	1	\$33,209,636	0.4%	24
81442	Monitor Life Insurance Company Of New York	0	\$3,201	0.0%	0
66370	MONY Life Insurance Company	1	\$1,790,869	0.0%	446
78077	MONY Life Insurance Company Of America	0	\$5,291,343	0.1%	0
66311	Motorists Life Insurance Company	0	\$22,730	0.0%	0
80020	Mountain Life Insurance Company	0	\$272,169	0.0%	0
88668	Mutual Of America Life Insurance Company	0	\$7,541,656	0.1%	0
66427	Mutual Trust Life Insurance Company	0	\$2,195,748	0.0%	0
61409	National Benefit Life Insurance Company	1	\$497,738	0.0%	1,605
57568	National Catholic Society Of Foresters	0	\$95,381	0.0%	0
66540	National Farmers Unions Life Insurance Co	0	\$103,223	0.0%	0

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98205	National Foundation Life Insurance Company	0	\$383	0.0%	0
66583	National Guardian Life Insurance Company	3	\$11,507,105	0.1%	208
82538	National Health Insurance Company	0	\$517	0.0%	0
66680	National Life Insurance Company	1	\$4,857,527	0.1%	165
87963	National Teachers Associates Life Insurance Co	1	\$305,094	0.0%	2,619
66850	National Western Life Insurance Company	5	\$24,512,308	0.3%	163
92657	Nationwide Life & Annuity Insurance Company	0	\$16,100,414	0.2%	0
66869	Nationwide Life Insurance Company	1	\$24,718,759	0.3%	32
91626	New England Life Insurance Company	1	\$3,886,051	0.0%	206
91596	New York Life Insurance & Annuity Corporation	1	\$282,664,857	3.1%	3
66915	New York Life Insurance Company	17	\$88,734,655	1.0%	153
66974	North American Co For Life & Health Insurance	5	\$51,242,143	0.6%	78
67032	North Carolina Mutual Life Ins Co- <i>Suspended</i>	4	.	.	.
67091	Northwestern Mutual Life Insurance Company	3	\$289,505,253	3.2%	8
81353	NYLife Insurance Company Of Arizona	0	\$813,493	0.0%	0
67148	Occidental Life Insurance Company Of NC	0	\$480,146	0.0%	0
89206	Ohio National Life Assurance Corporation	1	\$14,217,692	0.2%	56
67172	Ohio National Life Insurance Company The	1	\$49,288,660	0.5%	16
67180	Ohio State Life Insurance Company The	3	\$737,314	0.0%	3,251
67199	Old American Insurance Company	4	\$5,556,615	0.1%	575
67261	Old Republic Life Insurance Company	0	\$229,191	0.0%	0
67326	Old Surety Life Insurance Company	0	\$3,190	0.0%	0
76007	Old United Life Insurance Company	0	\$42,162	0.0%	0
69647	Optum Insurance Of Ohio Inc	0	\$8,197	0.0%	0
76112	Oxford Life Insurance Company	2	\$5,355,874	0.1%	298
67393	Ozark National Life Insurance Company	4	\$18,981,799	0.2%	168
64343	Pacific Guardian Life Insurance Company Ltd	0	\$9,262	0.0%	0
97268	Pacific Life & Annuity Company	0	\$1,297,217	0.0%	0
67466	Pacific Life Insurance Company	1	\$219,442,033	2.4%	4
93459	Pan American Assurance Company	0	\$242,397	0.0%	0
67539	Pan-American Life Insurance Company	0	\$46,939	0.0%	0
60003	Park Avenue Life Insurance Company	0	\$1,380	0.0%	0
74900	Partnerre Life Reinsurance Company Of America	0	\$1,208	0.0%	0
67598	Paul Revere Life Insurance Company	0	\$17,351	0.0%	0
93777	Pavonia Life Insurance Company Of MI	2	\$615,361	0.0%	2,597
67628	Pekin Life Insurance Company	0	\$1,891,975	0.0%	0
93262	Penn Insurance & Annuity Company The	0	\$2,899,172	0.0%	0
67644	Penn Mutual Life Insurance Company The	1	\$9,469,912	0.1%	84
67660	Pennsylvania Life Insurance Company	2	\$573,425	0.0%	2,787
90247	Pharmacists Life Insurance Company, The	0	\$254,027	0.0%	0



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67784	Philadelphia American Life Insurance Company	0	\$720,103	0.0%	0
93548	PHL Variable Insurance Company	0	\$12,783,993	0.1%	0
93734	Phoenix Life & Annuity Company	0	\$294,704	0.0%	0
67814	Phoenix Life Insurance Company	1	\$8,124,735	0.1%	98
72125	Physicians Life Insurance Company	4	\$4,934,334	0.1%	648
67873	Pioneer American Insurance Company	1	\$910,596	0.0%	878
67911	Pioneer Mutual Life Insurance Company	0	\$531,929	0.0%	0
67946	Pioneer Security Life Insurance Company	0	\$74,807	0.0%	0
97152	Plateau Insurance Company	0	\$723,297	0.0%	0
57622	Polish Natnl Alliance Of The US Of N. A	0	\$63,153	0.0%	0
57630	Polish Roman Catholic Union Of America	0	\$148,464	0.0%	0
65919	Primerica Life Insurance Company	3	\$31,572,204	0.3%	76
61271	Principal Life Insurance Company	2	\$166,943,567	1.8%	10
71161	Principal National Life Insurance Company	0	\$11,036,590	0.1%	0
68047	Professional Insurance Company	0	\$8,321	0.0%	0
88536	Protective Life & Annuity Insurance Company	0	\$131,001	0.0%	0
68136	Protective Life Insurance Company	9	\$263,266,621	2.9%	27
67903	Provident American Life & Health Insurance Co	0	\$8,115	0.0%	0
68195	Provident Life & Accident Insurance Company	2	\$7,994,337	0.1%	200
68209	Provident Life & Casualty Insurance Company	0	\$144	0.0%	0
79227	PRUCO Life Insurance Company	4	\$228,605,512	2.5%	14
86630	Prudential Annuities Life Assurance Corporation	1	\$749,273	0.0%	1,066
68241	Prudential Insurance Company Of America The	24	\$154,423,216	1.7%	124
93629	Prudential Retirement Insurance & Annuity Co	0	\$1,082,249	0.0%	0
71390	Puritan Life Insurance Company Of America	0	\$1,005,751	0.0%	0
68284	Pyramid Life Insurance Company	1	\$270,781	0.0%	2,951
68381	Reliance Standard Life Insurance Company	3	\$25,465,316	0.3%	94
61360	Reliastar Life Ins Co of NY	0	\$523,854	0.0%	0
67105	Reliastar Life Insurance Company	8	\$25,549,297	0.3%	250
61700	Renaissance Life & Health Insurance Co Of Am.	1	\$29,478	0.0%	9,999
68462	Reserve National Insurance Company	1	\$789,559	0.0%	1,012
93572	RGA Reinsurance Company	0	\$978,021	0.0%	0
65005	Riversource Life Insurance Company	2	\$79,678,273	0.9%	20
58181	Royal Arcanum Supreme Council Of	0	\$828	0.0%	0
57657	Royal Neighbors Of America	2	\$2,422,254	0.0%	660
60183	S USA Life Insurance Company Inc	0	\$56,036	0.0%	0
60445	Sagicor Life Insurance Company	1	\$14,862,012	0.2%	54
93742	Securian Life Insurance Company	0	\$12,925,770	0.1%	0
68675	Security Benefit Life Insurance Company	2	\$40,864,919	0.4%	39
68713	Security Life Of Denver Insurance Company	2	\$12,483,580	0.1%	128

**Life and Annuity Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2015-2017</b>	<b>Average Annual Premium 2015-2017</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
68772	Security Mutual Life Insurance Company Of NY	0	\$1,380,534	0.0%	0
69485	Security National Life Insurance Company	2	\$730,575	0.0%	2,188
78662	Senior Life Insurance Company	4	\$1,534,783	0.0%	2,083
77119	Sentinel American Life Insurance Co	0	\$298	0.0%	0
68810	Sentry Life Insurance Company (l&h Acct	0	\$13,600,900	0.1%	0
97241	Settlers Life Insurance Company	2	\$242,539	0.0%	6,589
65757	Shelter Life Insurance Company	4	\$29,590,696	0.3%	108
68845	Shenandoah Life Insurance Company	0	\$460,678	0.0%	0
57673	Slovene National Benefit Society	0	\$10,850	0.0%	0
69019	Standard Insurance Company	6	\$40,412,730	0.4%	119
86355	Standard Life & Accident Insurance Company	0	\$418,951	0.0%	0
71706	Standard Life & Casualty Company	0	\$2,076	0.0%	0
69078	Standard Security Life Insurance Co Of NY	0	\$2,245	0.0%	0
68985	Starmount Life Insurance Company	1	\$350,825	0.0%	2,278
69108	State Farm Life Insurance Company	18	\$149,835,779	1.6%	96
69116	State Life Insurance Company	3	\$24,690,290	0.3%	97
69132	State Mutual Insurance Company	0	\$144,166	0.0%	0
89184	Sterling Investors Life Insurance Company	1	\$53,456	0.0%	9,999
77399	Sterling Life Insurance Company	0	\$100,411	0.0%	0
80926	Sun Life & Health Insurance Company (US	1	\$398,123	0.0%	2,007
80802	Sun Life Assurance Company Of Canada	0	\$12,512,772	0.1%	0
69272	Sunset Life Insurance Company Of America	0	\$245,913	0.0%	0
13175	Surency Life & Health Insurance Company	0	\$10,914	0.0%	0
69310	Surety Life Insurance Company	0	\$301,930	0.0%	0
68608	Symetra Life Insurance Company	0	\$39,444,173	0.4%	0
90581	Symetra National Life Insurance Company	0	\$17,454	0.0%	0
69345	Teachers Insurance & Annuity Assn Of America	0	\$194,879,045	2.1%	0
68357	The Reliable Life Insurance Company	91	\$9,999,305	0.1%	7,272
70435	The Savings Bank Mutual Life Insurance Co	0	\$2,547,286	0.0%	0
56014	Thrivent Financial For Lutherans	0	\$140,284,287	1.5%	0
97721	Thrivent Life Insurance Company	0	\$1,337,276	0.0%	0
60142	TIAA-CREF Life Insurance Company	2	\$14,909,954	0.2%	107
69477	Time Insurance Company	2	\$965,177	0.0%	1,656
69566	Trans World Assurance Company	0	\$127,644	0.0%	0
79022	Transamerica Advisors Life Insurance Company	0	\$3,320	0.0%	0
70688	Transamerica Financial Life Ins Co	0	\$386,140	0.0%	0
86231	Transamerica Life Insurance Company	32	\$116,699,116	1.3%	219
66281	Transamerica Premier Life Insurance Company	33	\$33,100,092	0.4%	797
61425	Trustmark Insurance Company	1	\$3,394,075	0.0%	235
62863	Trustmark Life Insurance Company	0	\$7,195	0.0%	0

**Life and Annuity Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2015-2017</b>	<b>Average Annual Premium 2015-2017</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
69396	TX Life Insurance Company	1	\$3,682,266	0.0%	217
84530	U S Financial Life Insurance Company	0	\$2,979,348	0.0%	0
80314	Unicare Life & Health Insurance Company	0	\$22,587	0.0%	0
11121	Unified Life Insurance Company	2	\$627,801	0.0%	2,546
91529	Unimerica Insurance Company	0	\$25,896	0.0%	0
62596	Union Fidelity Life Insurance Company	2	\$315,502	0.0%	5,065
69744	Union Labor Life Insurance Company	0	\$1,061,516	0.0%	0
70408	Union Security Insurance Company	6	\$12,154,973	0.1%	394
92916	United American Insurance Company	3	\$1,459,706	0.0%	1,642
56383	United Commercial Travelers Of America	0	\$19,358	0.0%	0
87645	United Fidelity Life Insurance Company	4	\$260,858	0.0%	9,999
97179	United Healthcare Life Insurance Company	0	\$25,731	0.0%	0
63983	United Heritage Life Insurance Company	0	\$5,138,561	0.1%	0
69922	United Home Life Insurance Company	1	\$1,447,777	0.0%	552
69930	United Insurance Company Of America	11	\$111,842	0.0%	9,999
69973	United Life Insurance Company	1	\$5,185,246	0.1%	154
92703	United National Life Ins Co of America	0	\$78,324	0.0%	0
69868	United Of Omaha Life Insurance Company	11	\$49,787,305	0.5%	177
42129	United Security Assurance Company Of PA	0	\$1,832	0.0%	0
70106	United States Life Insurance Co New York	4	\$11,153,546	0.1%	287
72850	United World Life Insurance Company	0	\$22,980	0.0%	0
79413	UnitedHealthcare Insurance Company	1	\$4,320,674	0.0%	185
63819	Unity Financial Life Insurance Company	1	\$1,355,107	0.0%	590
70130	Universal Guaranty Life Insurance Company	3	\$277,853	0.0%	8,628
67601	Unum Insurance Company	0	\$62,436	0.0%	0
62235	Unum Life Insurance Company Of America	2	\$29,559,336	0.3%	54
14165	US Alliance Life & Security Company	0	\$19,389	0.0%	0
70955	USA Life One Insurance Company Of Indiana	0	\$4,269	0.0%	0
69663	USAA Life Insurance Company	2	\$18,031,833	0.2%	89
94358	Usable Life	1	\$4,098,921	0.0%	195
68632	Vantis Life Insurance Company	0	\$1,016,378	0.0%	0
70238	Variable Annuity Life Insurance Company	2	\$58,915,351	0.6%	27
80942	Voya Insurance & Annuity Company	1	\$23,762,492	0.3%	34
86509	Voya Retirement Insurance & Annuity Company	4	\$175,468,933	1.9%	18
70319	Washington National Insurance Company	18	\$920,775	0.0%	9,999
70335	West Coast Life Insurance Company	0	\$8,484,796	0.1%	0
70483	Western & Southern Life Insurance Company	12	\$4,412,680	0.0%	2,173
57711	Western Catholic Union	1	\$1,482,545	0.0%	539
92622	Western Southern Life Assurance Company	5	\$21,653,566	0.2%	185
85189	Western United Life Assurance Company	0	\$26,170	0.0%	0

Life and Annuity Complaint Indices					
Alpha by Company					
Code	Name	Complaints 2015-2017	Average Annual Premium 2015-2017	Average Market Share	Complaint Index
62413	Wilcac Life Insurance Company	1	\$354,425	0.0%	2,255
65900	Wilco Life Insurance Company	29	\$1,647,638	0.0%	9,999
57010	William Penn Association	0	\$683,596	0.0%	0
60704	Wilton Reassurance Life Company Of New York	1	\$77,837	0.0%	9,999
65960	Windsor Life Insurance Company	0	\$470	0.0%	0
56170	Woman's Life Insurance Society	0	\$5,129	0.0%	0
57320	Woodmen Of The World Life Insurance Society	0	\$2,387,049	0.0%	0
71323	Zale Life Insurance Company	0	\$21,036	0.0%	0
90557	Zurich American Life Insurance Company	2	\$4,565,502	0.0%	350
<b>Total</b>		<b>1,144</b>	<b>\$9,141,558,627</b>	<b>100.0%</b>	<b>.</b>

Health Maintenance Organizations

Complaint Indices

**Health Maintenance Organization Complaint Indices (Excluding Medicare and Medicaid)**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2015-2017</b>	<b>Average Annual Premium 2015-2017</b>	<b>Average Market Share</b>	<b>Complaint Index</b>
95318	Aetna Better Health Of Missouri	0	\$19,915,390	7.4%	0
95109	Aetna Health	0	\$4,664,581	1.7%	0
95635	CIGNA Healthcare Of St Louis	0	\$2,387,235	0.9%	0
95489	Coventry Health Care Of Kansas	6	\$1,709,390	0.6%	1,591
96377	Coventry Health Care Of Missouri	6	\$8,399,414	3.1%	324
95530	Cox Health Systems HMO	0	\$508,766	0.2%	0
95315	Good Health HMO	18	\$150,054,716	56.1%	54
11229	Harmony Health Plan	0	\$287,397	0.1%	0
95358	HMO Missouri	25	\$58,609,212	21.9%	193
95885	Humana Health Plan	2	\$1,749,441	0.7%	518
12913	Missouri Care Incorporated	0	\$15,053,456	5.6%	0
96385	UnitedHealthcare Of The Midwest	2	\$4,131,863	1.5%	219
<b>Total</b>		<b>59</b>	<b>\$267,470,860</b>	<b>100.0%</b>	<b>.</b>

## Insurance Consumer Hotline

Contact DIFP's Insurance Consumer Hotline  
if you have questions about your insurance policy  
or to file a complaint against an insurance  
company or agent:

[difp.mo.gov](http://difp.mo.gov)

800-726-7390



# DIFP

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